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ABSTRACT

Designed to assist the implementation of consumer education programs for Grades K-12, these guidelines should be useful to teachers and other educators in planning and developing individual school programs. In formulating these guidelines, special attention has been given to the educational needs of students in the inner-city, rural, and suburban settings as well as to students with ethnic and geographical differences. These guidelines were developed with the assistance of educators and personnel representing several universities, the school district of Philadelphia, the Office of Education, the Council for Family Financial Education, the Chief State School Officers of the states, the President's Consumer Advisory Council, and the President's Committee on Consumer Interests. The guide is divided into the following sections: (1) Consumer Education: An Imperative Need, (2) Methods of Implementation, (3) The Instructional Program, (4) Roles in Consumer Education, and (5) Instructional Resources for Consumer Education. (JS)

ED047144

Suggested Guidelines for Consumer Education grades K-12

THE PRESIDENT'S COMMITTEE ON CONSUMER INTERESTS

"By demanding educational reform now, we can gain the understanding we need to help every student reach new levels of achievement; only by challenging conventional wisdom can we as a nation gain the wisdom we need to educate our young in the decade of the 70s."

PRESIDENT RICHARD M. NIXON
Education Message
March 3, 1970

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Suggested Guidelines for Consumer Education

kindergarten through twelfth grade

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OFFICE OF EDUCATION
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THE PRESIDENT'S COMMITTEE ON CONSUMER INTERESTS
Washington, D.C. 20506
NOVEMBER 1970

FOREWORD

President Nixon in his Education Message to Congress stated that, "American education is in urgent need of reform."

A vital part of the reform we all seek must be the inclusion of Consumer Education at every level of the educational process. Every effort should be made to help our young citizens become alert, responsive, and responsible consumers.

Consumer Education is not merely a rhetorical exercise in buymanship. It is a continuing, lifetime learning experience. For that reason, we must realize its great potential as an integral segment of our total educational system, supplemented by the informal influences of the home and community and supported by consumer organizations, Government, and business.

As America's marketplace becomes more technologically sophisticated, consumer problems grow in number and in complexity. Consumer Education provides our youth with a useful frame of reference not only for the future but also for the sometimes difficult and perplexing present.

These **Suggested Guidelines for Consumer Education, Kindergarten through Twelfth Grade,** have been developed to assist in the implementation of Consumer Education in our educational system.

Both the staff of the President's Committee on Consumer Interests and the educational Consultants have agreed that efforts should be directed toward providing a "springboard" for use by teachers, faculties, curriculum teams, and supervisory or administrative personnel in planning and implementing their own individual programs of Consumer Education.

The task of formulating "Guidelines" to serve the inner-city school as well as the rural and suburban educational system has been formidable. The need to take into account ethnic and geographical differences in all areas of consumer choice has automatically precluded the development of a "universal" Consumer Education curriculum.

The cooperative efforts of educators, administrators, parents, consumer organizations, Government, and business are essential in order to make Consumer Education an important and meaningful part of the curriculum. These supportive and interrelated roles are discussed in the "Guidelines," and it is hoped that the suggestions contained herein will be utilized as deemed best in each community.

The development of the "Guidelines" is the result of the combined efforts of many:

We are indebted to the Consultants. These eminent educators, listed below, have many years of experience in Consumer Education at the elementary, secondary, and college levels; all are currently active in a variety of programs.

DR. MILDRED H. BEBELL
Professor of Humanities
Southern Colorado State College
Pueblo, Colorado 81005

MR. LAWRENCE M. BONGIOVANNI
Director, Bureau of Elementary and Secondary Education
Department of Education
The Commonwealth of Massachusetts
Boston, Massachusetts 02111

DR. LAWRENCE W. ERICKSON
Assistant Dean, Graduate School of Education
University of California
Los Angeles, California 90024

DR. FLEMMIE P. KITTRELL
Chairman, Department of Home Economics
Howard University
Washington, D.C. 20001

DR. STEWART M. LEE
Chairman, Department of Economics and Business Administration
Geneva College
Beaver Falls, Pennsylvania 15010

MRS. RUTH RODMAN
Coordinator, Consumer Affairs Board of Education
The School District of Philadelphia
Philadelphia, Pennsylvania 19103

DR. HORACIO ULIBARRI
Professor of Education
Southern Methodist University
Dallas, Texas 75222

DR. FRED T. WILHELMS
Executive Secretary
The Association for Supervision and Curriculum Development
Washington, D.C. 20036

We also wish to express our thanks to the Council for Family Financial Education, Robert E. Gibson, Executive Director, and Donald D. Bock, Deputy Director, for their valuable contribution.

Dr. Edith Greer and Miss Margaret Franck of the U.S. Office of Education merit our sincere appreciation for their participation.

The assistance and cooperation of the Chief State School Officers who helped us identify and survey the Consumer Education Programs in each State are greatly appreciated.

The expertise of President Nixon's Consumer Advisory Council was most helpful, as well as the invaluable suggestions of the individual teachers who reviewed drafts of the "Guidelines."

Special acknowledgement is due my staff, especially my Consumer Education Director and Associate Director, Samuel B. Blaskey and Doris A. Sasser, for the basic development of these "Guidelines."

My Consumer Education Directors, as well as my entire staff, will be available to assist in the implementation of Consumer Education programs wherever possible. We hope that educators will take advantage of this offer.

In line with an ancient Oriental proverb, "If you give a man a fish, he will have a single meal; if you teach him how to fish, he will eat all his life." It is my sincere hope that these "Suggested Guidelines" will prove valuable to those who would teach our youth "how to fish" in the marketplace.

Virginia Knauer

VIRGINIA H. KNAUER
Special Assistant to the President
for Consumer Affairs
and
Chairman, President's Committee
on Consumer Interests

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I. CONSUMER EDUCATION: AN IMPERATIVE NEED

Consumer Education is an imperative need for every young person in America. The National Association of Secondary School Principals recognized that fact a generation ago, and with every year that has passed, the need has become more pressing as well as more obvious.

Until a few decades ago, the basic requirement was what might be called "producer education." In those earlier times, a young man or woman had to learn to perform a thousand-and-one jobs in the home or on the farm; the central task was producing enough to satisfy basic needs.

Although the tradition lingers and still colors our thinking, a basic shift has taken place. For society as a whole, the production of goods and services in incredible volume is taken for granted, but the role of the individual as a consumer has grown extremely complex. As producer, the individual may have one money-earning job; as consumer, in essence he has many tasks. For example, he must choose among a myriad of goods and services, many of them difficult to evaluate in advance, and he must often cope with the intricacies of contractual obligations.

For the modern American consumer this is a time of great opportunity. Generally speaking, he is the richest in the world with a higher disposable income and a higher average yearly income than could possibly have been imagined even twenty-five years ago. Our free enterprise system has provided him with a greater choice in the marketplace than any other consumer, as evidenced by a walk through any supermarket. He can demand and get services that make life more convenient for him: self-service, credit cards, drive-in facilities, and one-stop shopping.

However, it is also a confusing time for the American consumer. He is often lost in the perplexities that have resulted from our progressive economy. Products are more complex and are frequently hard to evaluate or repair. It may be difficult for the consumer to obtain remedies or to resolve a problem which he feels is not justifiably of his own making.

In addition, our population is more mobile. Consumers have less opportunity to know the firm with whom they trade or may be miles away when a question or a problem arises.

The marketplace is more impersonal today; many consumers feel intimidated by modern marketplace operations. It is not always easy to determine who is responsible for a problem or to know where to go for help. Neither is it always easy to distinguish between honest and reputable practices in the marketplace and those that are unethical and fraudulent. Total consumer losses as a result of fraud and deception are estimated to be in the billions of dollars. For example, the Food and Drug Administration estimates conservatively

that about $1 billion is spent annually on worthless or extravagantly misrepresented quack devices, drugs, foods and cosmetics.

Several years ago, a survey by the Arthritis and Rheumatism Foundation disclosed that approximately $300 million is spent annually on such worthless arthritis remedies as alfalfa tea, phony "radiation" treatments, and copper bracelets.

The Council of Better Business Bureaus states that in recent years its biggest single source of complaints involves magazine subscription sales. Fraudulent and deceptive practices in home repairs and improvements are a close second, with appliance repairs following next. Losses in these areas are estimated to be in the billions of dollars.

Estimates of consumer losses through frauds in the sale of new and used cars are less well documented, but it is apparent that they constitute a considerable expense to the public. Consumers also sustain sizable losses from fraudulent solicitations for charities, phony land promotions, home study rackets, and numerous other schemes. Not only are these practices costly in dollars and cents but they often affect the very lives and safety of the people defrauded.

It is, therefore, more important than ever that we train our young people to be knowledgeable consumers. Extensive efforts must be made to incorporate Consumer Education into each student's total school program so that he can function effectively as a consumer.

The purposes of consumer education are to help each student evolve his own value system, develop a sound decision-making procedure based upon his values, evaluate alternatives in the marketplace and get the best buys for his money, understand his rights and responsibilities as a consumer in our society, and fulfill his role in directing a free enterprise system.

Most educators, above all else, hope to help young people develop their own system of personal values so that they can benefit from the best our civilization can offer. To approach this goal in abstract generalities is to court defeat. To explore it, however, by way of the concrete and immediate matters which form the core of consumer experience is to make it come suddenly alive.

Consumer Education is an effective vehicle for moving easily from the immediate and the "practical" to more thoughtful considerations. Spending patterns are not merely representations of expenditures of dollars; they reflect the possible crystallization of aspirations and plans based upon one's personal value system. Why are those aspirations what they are? How will they be manifested in one's long and short term goals? What cultural and socio-economic factors influence one's value systems?

By looking hard at those everyday problems which concern them deeply, students can come to know themselves and their impulses. They can learn to value their emotions rather than to reject them. They can also learn to guard against their own irrational biases. Such probing is of tremendous assistance to young persons who need to understand and accept their own motivations and emotions.

The Consumer Education teacher can also provide the student with guidance and experience in developing the sound decision-making process which is necessary for intelligent purchasing. This process involves more than just finding the "best brand" of a product. The individual must decide whether he needs or wants that product in the first place, or how much of his resources it is worth. In essence, he should translate his values into dollars and cents decisions. Although this process is a difficult one, the student who develops competence in decision-making will possess a powerful tool for use throughout his life.

To equip the student to take his money into the marketplace and get the best value for it, we must educate him to be an alert and capable shopper whether it be for food, housing, or credit. A student needs to learn how to find and use reliable information, and

needs to develop competence in resolving his problems in the marketplace.

Consumer Education can help a student become aware of his rights and responsibilities as a consumer so that he will be able to function effectively in our free enterprise system.

He needs to know his rights so that he can help insure that the free enterprise system serves him in accordance with those rights. He needs to know his responsibilities since consumers have a key role in directing the nation's economy.

To help every young person understand the economic system in which he functions, there is no better way than to take him directly into the marketplace which serves him. The whole process acquires meaning, for his personal interests are at stake. This is not to claim that the entire science of economics can be learned best through a consumer approach, but youngsters who would be repelled by purely scientific abstractions will respond eagerly to practical learning experiences.

Deciding upon the kind of economic life we want everyone to enjoy is a valid consumer concern, and one to which adolescents are particularly responsive. A simple study beginning with the purchasing of everyday commodities such as food or medicine can lead a group directly into a review of existing government services and the larger question of the role of government as well as the social responsibilities of business in our economic lives.

In summary, Consumer Education is vital for all young people because of the competence it can provide in dealing with our modern marketplace. But, all who are concerned with education will recognize that Consumer Education is inherently tied to developing a personal philosophy, finding satisfaction in daily living, and fulfilling a citizenship role in a free enterprise system.

II. METHODS OF IMPLEMENTATION

In a number of States, the pressure for including Consumer Education in the public school is steadily growing. Some States have already translated this pressure into action, while others are seriously considering similar programs.

The establishment of these courses gives rise to a number of important questions which must be answered by the school administration and staff. Which department should take the responsibility? Should Consumer Education be built into an existing course? If so, which students will benefit? Or should Consumer Education be considered as a replacement for another course? Should the course be required or elective? If required, what course will be dropped from the student's program? There are, of course, no easy answers to any of these questions. Each school system must decide where Consumer Education will fit best within its total educational program.

There are generally considered to be four possible methods of implementation. They are not mutually exclusive and all four may be used simultaneously. They are: ***Individual Teacher Approach,*** which focuses on the development of a course of study taught by one educator; ***Team Approach,*** which suggests combining the expertise of several teachers for teaching a single course; ***Interdisciplinary Approach,*** which stresses the opportunities for incorporating Consumer Education into all courses in varying degrees of sophistication; and ***System Approach,*** which involves the entire school system as well as the community and the parents.

Individual Teacher Approach

The teacher will need assistance in developing a meaningful and relevant Consumer Education program for his students. He will have to draw upon outside resources, but even with effective aids, it is virtually impossible for one teacher to know each facet of every consumer problem. Other avenues of information must therefore be sought.

Outside speakers who are currently involved with consumer affairs can be extremely helpful. They serve not only to inform students, but to keep the teacher aware of current issues, future problems, and possible solutions.

For example, at the secondary level, a lawyer discussing contracts, local consumer regulations and other legal matters can help students realize the impact of consumer laws

on their daily lives. A local department store credit manager could explain credit application procedures and the dangers of an overextension of credit.

If scheduling permits, fellow faculty members should be encouraged to speak to the Consumer Education classes on matters in which they have special expertise. An English teacher may be willing to illustrate the use of "hidden persuaders" in product advertising. The industrial arts teacher could help students develop a checklist for buying a used car. The Team Approach section contains other possibilities and suggestions.

Field trips are invaluable in alerting students to the realities of the marketplace. For instance, visits to food processing and distribution centers help students envision how each segment of the production process contributes to the ultimate price of a product.

The community also offers an excellent laboratory for the elementary student. Young children expecially enjoy visiting the places they have heard their parents discuss, such as banks, supermarkets, and automobile repair shops.

Field trips can frequently provide a stimulus for further study. For example, after visiting a local department store, third graders might be interested in studying trading stamps while eighth graders may want to examine and compare information given on clothing labels.

If field trips are not administratively feasible, the teacher can bring outside resources to the classroom. Comparative shopping can easily be demonstrated through the use of store catalogues or advertisements in local newspapers. This type of activity relates directly to the students' everyday experiences, and can lead to a discussion of their purchasing decisions.

The individual teacher approach to Consumer Education is most effective when the teacher utilizes resources available in the community and the expertise of teachers from other disciplines.

Team Approach

Any form of teaching in which two, three, or more teachers regularly share responsibilities for planning and implementing a program can be called team teaching.

Consumer Education lends itself well to this approach. Very few people are trained as consumer specialists and even among those so trained, there is recognition of the need for contributions from other disciplines. When teachers from a number of disciplines work together, each brings to the program expertise in an area in which he is already comfortable as a teacher. This type of approach minimizes the immediate need for extensive specialized teacher preparation in the consumer area; and children, perhaps for the first time, can see the interrelationship of all disciplines as a totality—each contributing to their entire life pattern.

Scheduling may be arranged in several ways. For instance, one school might assign a team of three teachers—one each from social studies, business education, and home economics—to teach in the same class period. Students then rotate so that they attend the consumer class of each teacher for a third of the school year.

Another school system might have a team of five teachers—one each from home economics, English, social studies, business education, and industrial arts. One day of each week could be set aside for a large group activity led by one of the teachers on the team.

One member of the team should coordinate activities, assuring that there is no overlap and that new materials are distributed to all teachers, arranging for exchange lessons with other disciplines, organizing field trip activities, and scheduling meetings of the teachers.

Many disciplines have contributions to make to the Consumer Education program. Teachers from other disciplines may be

full-time members of the team or may occasionally plan with the team and teach spot lessons or units.

The chart below provides examples of areas of consumer interest which might be presented by teachers of art, health, mathematics, English, industrial arts, science, and music.

Team teaching as an approach to Consumer Education is most effective when the administrator appoints a specific coordinator and provides adequate time for coordination and planning.

A BASIC TEAM STRUCTURE

Business Education

Record keeping
Business rights and responsibilities
Budgeting time and money
Credit availability; use
Contracts
Personal and property insurance
Investments
Taxes

Home Economics

Family relationships
Developing personal values and goals
Decision making
Evaluating quality
Using buying aids
Buying medical care
Buying and caring for food, clothing and housing
Selecting play equipment

Social Studies

Functioning of our economic system
Rights and responsibilities of the consumer
Law for the consumer
Agencies that help the consumer
Social Welfare
National consumer movement
Consumer movements in other countries

ALTERNATIVE COMPONENTS TO A TEAM UNIT

Disciplines from which full team members or contributing members may be drawn

Art

Visual aspect of purchasing
Clothing and home furnishings
Art appreciation
Developing discriminating taste
Product Design

Health

When to get help and treatment for medical problems
Immediate handling of medical emergencies
Health services of the community (immunization, poison control, health control)
Recognizing health quackery
Recreation

Mathematics

Computations related to spending, saving, investing, credit
Percentages
Metric System
Calculating discounts
Calculating sales tax
Interpretation of charts and graphs
Calculating cost per unit

English

Reading credit application forms
Understanding semantics and advertising
Label analysis
Dramatic productions related to consumer affairs
Using the novel as a basis for discussion of the sociological aspects of consumption

Industrial Arts

Evaluating appliances and furniture
Evaluating a repairman
Buying a used car
Minor auto repairs
Minor home repairs

Music

Buying musical equipment
Aesthetic considerations in consumer decisions
Recreation

Science

Product analysis
Environmental information
Nutrition studies
Textile analysis
Food sanitation
Effects of chemicals, electricity, gas, and gasoline
Developing critical thinking

Interdisciplinary Approach

The interdisciplinary approach to Consumer Education can vary from an incidental focus to a highly sophisticated and complex instructional system. The basic concept, however, is to employ all disciplines already included in the curriculum.

A mathematics instructor can easily incorporate Consumer Education into his course through examples of annual interest rates and price comparisons. In English class, the impact of product advertisements and labels on consumer decisions might be studied. Similarly, the literature teacher can encourage students to compare the life styles, values, hopes, and aspirations of characters from fiction with their own. The shop teacher might include instruction on maintenance and repair of home appliances. The art teacher can explain aspects of product design. Product analysis can be included in a science class. The elementary teacher can develop a consumer spending unit which draws on several disciplines, such as social studies, economics, mathematics, and English. In short, every curricular area can be related to Consumer Education.

A more sohpisticated and structured application of the interdisciplinary approach is to assign definite units of Consumer Education to the appropriate disciplines with a specific coordinator. The chart on page 7 contains examples for a more structured approach.

One of the advantages of the interdisciplinary approach is that the response to the students' concerns can be spontaneous. Thus, when a personal consumer-oriented question is posed by a student, it can receive the teacher's immediate respect and attention; it represents a legitimate concern of the child and should not take a back seat to established curriculum concerns. Such questions might be:

How can I be sure I have found a bargain?

What would my family do if our house burned down?

How do we know our drinking water is safe?

Can we believe the ads on TV?

These personal anxieties can be treated anywhere in the curriculum. A flexible and creative climate with ample opportunity to raise such valid questions gives every student a chance to participate regardless of ability or achievement level.

In utilizing the interdisciplinary approach to Consumer Education, one must recognize that that which is everyone's responsibility is often no one's responsibility. Efforts must be made to create a communications system which will permit the entire faculty to know what aspects of consumer living are currently under study in various classrooms.

A coordinator is needed to insure that relevant aspects of Consumer Education are included within the appropriate courses.

System Approach

Possibly the most ambitious and far-reaching approach to Consumer Education is a system-wide commitment involving students, teachers, administrators, parents, business, consumer organizations, and other community interests.

Initially, the school officials must recognize that Consumer Education is important for all students at all levels of the educational process. Taking this into consideration, the administrators should begin to coordinate a program starting in kindergarten and continuing through the students' entire school experience.

One of the administrators' first tasks is the assignment of teachers or volunteers to a summer or special teacher-training course in Consumer Education. There must be adequate funding as well as a generous allocation of the teachers' time. These teachers

should represent as many grade levels and disciplines as possible. After training, they will be able to assist other teachers in the system so that eventually every teacher will be able to participate.

In planning the Consumer Education program, student representation and participation should be encouraged and sought. Support must then be obtained from the entire community. There might be several evening meetings for teachers, school librarians, counselors, businessmen, and representatives of other community institutions, such as city officials, local consumer leaders, and the press. At these meetings, the need for a Consumer Education program can be emphasized and widespread support solicited. Some important forms of support include:

- Parents agreeing to reinforce at home the Consumer Education taking place in the classroom
- Parents offering their time to take students on field trips
- Public libraries and the local press agreeing to correlate some of their public affairs activities with the school's Consumer Education program
- Voluntary consumer groups developing a list of speakers, literature, and other reference resources for student and teacher use
- Businessmen arranging for store and factory visits for students
- Community leaders pledging funds for field trips, speakers, and educational materials.

To be truly effective, a system-wide approach must include elements from outside the school system. Unless the community is involved in the planning, implementation, and evaluation stages, an important and positive force will be lacking.

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III. THE INSTRUCTIONAL PROGRAM

A. Building the Consumer Education Curriculum

The great temptation in all curriculum planning is to leap immediately to the questions, "What content shall we teach?" and "What topics must we cover?" There are, however, other fundamental questions to be answered first which help determine the topics to be selected.

The Consumer Education curriculum grows out of considerations such as: "Will students be able to function effectively in our society and the marketplace after they leave the classroom?" "What are the needs and interests of the pupils—individually and collectively?" "What are the particular circumstances of the students' communities?" Far more than he needs a ready-made outline, each teacher needs skill in determining what his pupils need and want to learn.

An instructional program should reflect a teacher-student learning partnership in which both are active participants. It is therefore important that the teacher be cognizant of the climate he creates in the classroom and be innovative in developing meaningful teaching and learning experiences.

The following suggestions are designed to assist teachers in developing their own Consumer Education programs.

1. Developing Instructional Objectives and Setting Priorities

It is apparent that plans for a Consumer Education course should begin with a statement of instructional objectives. Well-defined goals are the framework for developing the entire Consumer Education program and can serve as a useful guide for the teacher in planning a meaningful course.

Examples of objectives for a Consumer Education program might be enabling the student to:

- exercise his rights more actively as a consumer
- contrast responsible and irresponsible transactions in the marketplace
- identify cultural influences on personal values
- differentiate wants from needs

- compare budgeting procedures of different families
- distinguish quality from non-quality products

An instructional objective describes an intended outcome rather than a summary of content. The teacher must decide what changes he wants to see in the student's ability to perform as a result of his course. These changes in behavior are based upon the student's development of concepts, understandings, and skills as well as new attitudes.

With practice, the teacher can develop meaningful instructional objectives for all areas of Consumer Education, but it is unlikely that he will be able to teach all of the areas in any one school year. The teacher must, therefore, work with students as well as parents to establish a set of priorities.

A simple chalkboard listing by high school students of their consumer concerns could provide the impetus for discussion and preparation for developing a course of study.

Often an anonymous listing of one's family consumer problems could give more realistic information to help the teacher decide what should be taught.

Elementary children telling stories about their experiences in the marketplace could also be the beginning step in developing the program.

Parents and former students could fill out questionnaires prepared by teachers on consumer problems. They might also be invited for a "roundtable" discussion of local consumer issues or serve on a guest panel to discuss their own particular consumer problems in the local marketplace and how these problems can best be resolved.

The teacher must take an active role in determing problems that are relevant to his students. Today, many teachers teach in one community and live in another. In some cases a teacher may have students who commute from many communities. It is important that the teacher understand the socio-economic influences on his students. Each teacher should visit the business center in his students' area as frequently as possible. He should also communicate with local consumer organizations to keep abreast of consumer concerns within that locality.

Once all the objectives and the priorities have been established, the teacher must then build activities based on them and periodically evaluate the success of the objectives. The following is an illustration of the procedure that might be used:

Objective

To enable the students to compare advantages and disadvantages of the use of consumer credit.

Learning Activities

Lesson 1

Purpose—to gain insight into the value of credit to society

Activity—Ask students to write a story about what life would be like if there were no credit. Have a follow-up discussion about the effects of consumer credit on our economy and how everyday living may be improved by the wise use of credit

Lesson 2

Purpose—to understand the pitfalls of credit buying

Activity—Have the students read cases about persons having credit problems. The teacher should collect magazine and newspaper articles about families who have had credit difficulties. (Some of the possible problems that should be included are: over-extension, "easy" credit, repossession, wage assignment, confession of judgment, sheriff's sale, holder-in-due course problems, ineligibility for credit, and loss of credit rating.)

Evaluation

Sample Question for Students:

The teacher designs the cases so that they include the points he would like to make and directs the student to:

"Read the following cases, and for each financial situation presented in each case, compile a list of advantages and disadvantages of credit buying."

A constant effort must be made to permit full exploration and flexibility in the program. For example, when a student comes to class with an automobile repair problem or a

newspaper article on product safety, the teacher should be willing to adjust the day's program to incorporate this immediate concern. Established objectives should be evaluated from time to time in view of the fact that class and individual priorities will change with new interests.

2. Creating a Climate for Teaching and Learning

Both the experienced and the newly trained teacher must be sensitive to the emotional climate of the classroom. It is his responsibility to create an atmosphere in which interests and needs can be brought out openly.

If there are any ground rules for effectively studying consumer concerns in class, the first should be a prohibition against rejecting any feelings or ideas. Teachers and class members alike must be prepared to consider a broad range of view points, however frivolous or illogical they may seem.

As their value system and behavioral patterns change, students at all grade levels and from all cultural backgrounds want and need the opportunity to test themselves and to challenge others. An open discussion of the ways in which attitudes, customs, and habits influence family spending patterns can give the student an excellent insight into his own changing value system.

Rapport between teacher and students, and between classmates is necessary if participants are to be given a real opportunity to air their values and to test them against other points of view.

The climate created by the teacher must also stimulate immediate student interest. Introductory lessons should be devoted to helping the student discover as quickly as possible the relationship between himself and the course in Consumer Education.

Students may be asked to write a description of themselves and their likes and dislikes and to record the varied activities which they regularly perform. The descriptions may be written and turned in without identifying the writer. Papers may then be passed out at random to the class. Students can read aloud the paper which each has received and the class can then analyze the number of situations described in which the students play roles as consumers.

To fortify the idea of the relevance of Consumer Education to their daily lives, the teacher might take the students to the department store where they could be asked to imagine that they have a set sum of money to spend on furnishing a teenage bedroom. Equipped with note pads and pencils to make it official and important, students could tour the store making notes of what they would like to buy and how much each item costs. This experience could be followed by a class discussion of emotional influences on consumer spending or how one determines quality and cost.

The Consumer Education program may necessitate a variety of structures for classroom lessons. Perhaps one of the best ways to make sure that all students are directly involved is to organize the class into groups. Students ordinarily adapt quite easily to this type of classroom organization. The teacher who has not yet utilized this method may find the following to be helpful:

For classroom work, groups of five students each have often proved to be most effective;

A leader for each group, either chosen by the teacher or by his fellow members, should be responsible for keeping the group on the topic and for involving all members in the decision which the group reaches;

A member of the group should serve as a recorder of the ideas and decisions which the group reaches;

A member of the group should report back to the class as a whole.

At the elementary level, the arrangement for group learning can best be achieved in a flexible and creative classroom by giving every child a chance to participate regardless of ability or achievement level.

The chart on the next page illustrates how an elementary class might be arranged for group activities built around a common project.

AN ELEMENTARY CONSUMER PROJECT DEMONSTRATING GROUP ORGANIZATION

SKILLS TO BE DEVELOPED:

Making Decisions
Experience in Buymanship
Accepting Responsibility

COMMON EXPERIENCES:

Class visits local stores
Class reacts to experiences with own stories and discussion
Class decides to have its own store
Class plans project jointly, evaluating progress daily
Class arranges to share learning with another class

COMMON PROBLEM:

"Building a Play Store"

Independent groups involve parents in library and community research on types of stores

Teacher works with a group on choosing products that might be sold. (Discussion: Factors influencing purchasing; Wants versus needs)

Volunteer group searches out or shops for materials needed for building shelves, counters—tools, materials, paint

Teacher works with groups and is the coordinator for activities

Role-playing of customers and store manager
a) selling situation
b) complaint situation

Another volunteer group works on display of goods and ads for "specials"; cash register, play money, checks, credit cards are obtained

"Expediters" plan methods of selling, check on expenses, search for financial backing, plan promotion/advertising campaign

3. Involving Students in Learning Activities

Students usually learn more quickly and their learning is reinforced when they are actively involved. In all the following examples the students participate actively in the learning process:

Students read assigned case studies silently, work on individual consumer projects or programmed instruction at their desks.

Students listen as a local social worker or fellow students present cases or reports on problems of low-income consumers.

A portion of the class conducts a panel presentation on housing designs, with the rest of the class asking questions.

The class as a whole engages in discussion about the meaning of a short story or film on credit pitfalls.

A few students improvise a conversation between a salesman and his customer.

A larger number of students present a play to the rest of the class illustrating family financial problems.

The teacher should seek as many ways as possible to assist students in direct participation in Consumer Education.

Dramatic activities can enhance the study of Consumer Education. ***Plays,*** often popular with students, can serve as a vehicle for presenting consumer issues for analysis. Students can enact their parts before the rest of the class or read lines at their desks. The emphasis should not be placed on memorization, gestures, or other such skills, but rather on the content of the play itself.

Role playing is another dramatic way to involve students actively. It may be used to provide insight into the feelings of others. If the teacher is dealing with values and attitudes, this activity may be especially useful. It is important that the student realize that what he says should reflect the role he is playing. Examples of role-playing situations are as follows:

A father and young son calculating an allowance

A husband and wife trying to make a budget

A high-pressure car salesman trying to sell a car to a young boy that is too expensive for his budget

Skits, puppet theaters, and ***pantomime*** are also favorite dramatic activities of the elementary students. For example, young students can act out the following:

Good and bad manners in the supermarket

Difficulty in deciding on which bicycle to buy

Tasks of repairmen (e.g., television, appliance, automobile)

Returning a tight pair of shoes to the store

Students who enjoy ***photography*** and ***filmmaking*** as a hobby should be encouraged to produce materials for classroom use.

Candid snapshots at the high school level can quickly illustrate the impact of a current fashion or fad on clothing expenditures.

Photographic comparison of exterior housing materials can easily demonstrate construction durability and appearance.

Students particularly talented in art should be enlisted to make ***bulletin boards, charts, graphs,*** and ***transparencies*** for students and teachers.

Using ***case studies*** as a technique of involving students in consumer problem solving is especially effective. Throughout his lifetime, the consumer must make many important and difficult decisions: to buy or not to buy; to pay cash or obtain credit; to buy or to rent. Students often have difficulty in making consumer decisions, and it can be a long, slow process, before they feel the necessary confidence. Case studies can provide students

with relevant experiences and at the same time help them develop their own decision-making process.

Cases already prepared can be used by the teacher, but he should adapt them carefully to his particular group of students or develop his own. Students should be asked for suggested problems; by using students as sources, the teacher can make the cases seem more true-to-life.

Students may think that the cases presented are artificial, or that there is only one "right" answer. It is important that the teacher leave all options open. He should convey the fact that decisions are based on one's personal values, goals, resources, and willingness to accept responsibility. Classroom case study evaluations can also give students an opportunity to compare and challenge their values and goals with those of their peers.

The following are sample case studies which might be used at various maturity levels:

K–3 Michael has saved $2 to spend for a birthday present for his mother. She enjoys flowers, but needs clothes. What should Michael buy? Will he need help in selecting the gift? If so, where will he find help? Where will he shop?

4–6 Richard broke a neighbor's window while playing baseball. After pricing the glass, Richard figured the replacement cost including labor to be approximately $10. His uncle is experienced in replacing glass and could possibly help him. What should Richard do? How will he earn the money to pay for his damages? If his uncle helps, how can Richard repay him?

7–9 Tom has just made the school football team. In order to practice at home, he had to buy his own football. After the football was used twice, the seams began to break and the football became deflated. What should Tom do? If he does return it to the store, what proof does he have that he purchased the football from that particular store? What should Tom have done before making the purchase that would have been helpful?

10–12 Patricia has just graduated from high school where she took the college preparatory course. She was an average student. Her parents want her to continue her education in a liberal arts college. Patricia plans to be married soon and will probably have to support her husband while he gets his medical degree. She wants to go to work now rather than go to college. What would you advise her to do? Should her parents encourage her to continue her education? What will be the immediate financial needs if they get married? What will probably be the lifetime income of Patricia and her husband? If you were her fiance, what would you advise?

With the aid of carefully selected case studies, the students should begin to develop their own process for consumer decision-making.

Students need to begin at an early age to make their own consumer decisions. At first, they may have difficulty in defining or clarifying the exact problem and will need the teacher's assistance. In the classroom, the teacher should be sure that everyone understands the exact problem before proceeding. After defining the problem, the teacher should lead the class through the following steps: determining goals, and values which

affect the decision; determining available resources which can be used to suggest solutions considering all alternatives, consequences, and responsibilities of the decision; and, then, making the decision. Once the decision is made, the student should learn to guide his subsequent actions to insure implementation of his decision, and to evaluate it in order to benefit from it in the future. Using such a decision-making procedure often helps in reaching the solution. **In summary:**

Define problem

Analyze alternatives in terms of goals, values, and resources

Make selection among alternatives

Accept consequences and responsibilities of decision

Guide and control implementation of decision

Evaluate decision as a learning experience for the future

Student research can afford students an opportunity to engage in independent thinking, to develop self-reliance, and to acquire confidence in the ability to make decisions. It is most effective when the student investigates a matter of personal concern; for example, comparing grocery stores in his neighborhood to determine which best serve his particular needs. Students may work individually or in groups, utilizing cameras, tape recorders, newspapers and magazines, books, interviews, and letters. The following list illustrates some types of consumer research projects:

Students report on the present status of major consumer issues before the State legislature and the U.S. Congress.

Students report on the varying price of goods in different types of stores, or in different types of neighborhoods, using the local newspapers and shopping at various stores.

Students interview shoppers on why they buy, where they buy, and how they budget. Portable tape recorders could be used by students.

Students report on books such as *The Poor Pay More* or *The Dark Side of the Marketplace* when studying consumer fraud.

In summary, the teacher should make every effort to involve the students in as many relevant activities as possible to strengthen the development of those behaviors which will contribute to their competence as consumers.

4. Using Community Resources

Since students can learn effectively outside the classroom as well as inside, teachers should bring the community to the classroom and the classroom to the community whenever possible.

Consumer Education provides an excellent opportunity for involving the community. People in the community often enjoy and welcome invitations to speak to classes and to contribute their experiences.

Local, State, and Federal agencies can provide speakers and information. The State, County, or City Consumer Protection Office could provide cases for a unit on consumer law. Businessmen are often interested and willing to discuss consumer issues. Local voluntary consumer organizations can answer questions arising from the course of study and point out areas of consumer concern in the students' communities.

When a speaker is invited, teacher preparation should include working with the resource person before the visit to make sure he understands what is expected, the level and needs of the students, and material already covered in the course.

Some examples of local resource persons are:

A doctor, nurse, or hospital administrator speaking on choosing a doctor, hospital, or medical care

A real estate agent contrasting renting versus owning a home

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A judge of a small claims court explaining consumer problems before his court

A business executive explaining our economic system

Representatives of banks, small loan companies, savings and loan associations, credit unions, pointing out the problems of over-extended credit

Government resource persons could include:

Food and Drug Administration consumer specialist to explain medical quackery and show examples of unsafe food and cosmetics

Bureau of Weights and Measures representative to demonstrate testing of weighing devices in the local marketplace

State Bureau of Consumer Protection lawyer to interpret State consumer laws and discuss local deceptive practices

A State University Cooperative Extension Service home economist to discuss getting the most for the food dollar

A Social Security Office official to describe Social Security and Medicare benefits

The local Postmaster to inform students regarding what to do about postal frauds

Perhaps the most exciting aspect of the community as a resource is on-the-spot learning. Students should be prepared for field trips by prior discussion. Questions which they would like answered by the field trip experience should be formulated in advance. For elementary students, the questions should be listed on a chart.

Possible field trips might include:

A supermarket for a detailed illustration on "how to shop"

Plant tours where consumer products are being made and repaired (e.g., an automobile repair company, a dairy plant, or a food processing plant)

A department store "behind the scene" tour of its complaint handling system

When visiting stores, teachers should attempt to get the owners or managers to let the classes in after hours so that students will not interfere with customers and the manager will have more time to talk with students.

Teachers should make full use of all available community resources to keep abreast of current problems. At the same time the community will be more aware of the local school's educational endeavors.

B. Suggested Content Areas for Consumer Education Curriculum

There are many ways to divide the course of study. One teacher may decide to have six or eight major areas, while another may condense the entire course into two. This is the classroom teacher's prerogative.

Four suggested interrelated Consumer Education program areas are presented here: (*1*) ***The Consumer as an Individual;*** (2) ***The Consumer as a Member of Society;*** (*3*) ***The Consumer's Alternatives in the Marketplace;*** and (*4*) ***The Consumer's Rights and Responsibilities.*** Each area includes samples of various types of activities which help bring insight and meaning to some of the topics covered. The activities, sectioned into grades of K–3, 4–6, 7–9, and 10–12 demonstrate the levels of maturity within the areas of broad concern.

The broad topics with introductory concepts suggested in each area should not be considered all inclusive, or even the most appropriate. Each teacher must develop his own course content based upon the needs and interests of his students.

1. The Consumer as an Individual

"Know thyself" is the primary rule for every consumer. Without knowledge of self, of one's potential, of one's aims and ambitions, and of how each affects the other, the consumer may be haphazard in his choices. He must develop a workable image of the style of life he wishes to maintain. This image will reflect the possessions he wants, the comforts and pleasures he anticipates, and the contributions he hopes to make to society.

Emotion obviously plays a large part in determining our choices. Although there is ample room in human experience for more than the coldly rational, the individual who knows what he is doing and why he is doing it will be more prudent in his choice-making. For example, the consumer who understands that advertising may appeal to his emotional needs for security and status will be a wiser purchaser.

Students must be taught the basic elements of consumer behavior so that they will be able to make intelligent consumer decisions ten to fifteen years from now, when many of today's products and services will have been replaced by new ones.

PERSONAL CONSUMER BEHAVIOR

Personal Values
- Socio-economic influences (attitudes; resources)
- Cultural influences (customs; habits)
- Psychological influences
  - Internal (status security)
  - External (mass media; advertising and promotion)
- Technological influences (availability; product improvement)

Personal Goals, Achievements, Expectations
- Short-term goals
- Long-term and lifetime goals
- Effects of short-term on long-term goals (vice versa)
- Inter-relationship of values and goals
- Self-actualization

Resources
- Human (energy; talent; skills; knowledge)
- Time (leisure; productive)
- Material (income; assets)
- Community (library; schools; public transportation; consumer protection office)

SOURCES OF AID FOR INDIVIDUALS

City and State

Public
- Consumer Affairs Office
- Consumer Protection or Fraud Bureau
- State Attorney General's Office
- Courts
  - Small Claims Court

Office of Weights & Measures
Licensing Bureaus
Mayors and City Council members

Private
State and local Voluntary Consumer Organization
Better Business Bureau
Chamber of Commerce
Legal Aid Society
Private Attorney
Trade Associations
Newspaper action and complaint columnists

National

Public (*see Instructional Resources—Government Agencies*)
President's Committee on Consumer Interests
Department of Agriculture
Civil Aeronautics Board
Department of Commerce
Federal Communications Commission
Federal Power Commission
Federal Trade Commission
Government Printing Office
Department of Health, Education, and Welfare
Department of Housing and Urban Development
Department of the Interior
Interstate Commerce Commission
Department of Justice
Department of Labor
National Credit Union Administration
Office of Economic Opportunity
Post Office Department
Securities and Exchange Commission
Department of Transportation
Department of the Treasury

POLITICAL CITIZENSHIP

Consumer laws
Local
State
Federal

Effects of laws on consumers, merchants, and manufacturers

Responsibility of consumer as voter

Effects of the consumer's voice
In the market place
At the local and State level
At the Federal level

EXAMINING PERSONAL VALUES

Grades K–3

Help the children prepare their own booklets around the theme of "Who Am I?"

From publications such as *National Geographic* and *Life* show photographs of families from other parts of the world for a discussion on customs.

Grades 4–6

Present the following case study for class discussion:

The Smith family is planning a week's vacation in July. Mr. Smith and younger son, Bill, age 9, enjoy sports. Mrs. Smith just wants a change from household chores; Andy, age 12, would rather spend the vacation money on a new color television set. What could the family do? What other alternatives are open to them?

Grades 7–9

Encourage students to work together on establishing their identity as consumers. Help them discuss the psychological implications of the "bankrupt," "spendthrift," "smart shopper," "tightwad," "credit nut," "penny pincher."

The class cartoonist could depict these for a bulletin board display entitled, "Which one are you?"

Grades 10–12

Encourage each student to select an imaginary salary. Have student deduct taxes and plan a budget for the rest of his income.

Each student analyzes his proposed spending pattern for class discussion.

Using a tape recorder, students interview three families on how they spend money after the class develops a survey sheet.

PSYCHOLOGICAL INFLUENCES ON THE CONSUMER

Grades K–3

In an informal seating arrangement, have discussion on emotional needs after showing enlarged photographs depicting the following situations:

Child fishing with his father

Child searching for a lost pet

Baby crying

Use magazine ads illustrating these needs.

Have students make a chart showing wants vs needs.

Grades 4–6

Ask students to bring ads for bicycles to class and discuss why these ads are appealing.

Give each student similar tubes of toothpaste. Have each student make an "ad" for his toothpaste and then discuss it with the class. Have each student vote on which toothpaste he would be most likely to buy. Discuss reasons for "most successful" ads.

Grades 7–9

Analyze current fads, such as width of trousers and lengths of skirts. Compare fashions that were popular 5 years earlier by asking students to bring in old family pictures, newspapers, or catalogues.

Predict which fashions will last 2 years. Students search out ads in leading teen magazines.

Discussion on factors that make a design successful. Who determines fashion design?

Grades 10–12

Encourage students to make a list of all their clothing and equipment needs for a full year. Each student should list clothing and equipment he already has, along with those he intends to purchase. Supply students with catalogues and ads to help with prices. Ask students to explain why they chose their particular item.

Have discussions of quality versus quantity. Student reports should reflect the cost per month of being appropriately and attractively dressed.

2. The Consumer As a Member of Society

In today's technically sophisticated world, it is no longer sufficient for the individual to consider only the question of his own goals. Important though these may be to him, such objectives must be intertwined with concern for the kind of society in which he wishes to live and which he would want for his fellowman.

He must also understand the effects of his consumer decisions on his family, community, and nation. He must be aware of the potential impact of his dollar decisions when he buys one product over another or when he decides not to purchase at all. In addition, he should become aware of what he as an individual and as a group member can do to make his voice heard in order to improve the marketplace and society.

A Consumer Education program should help the student understand his role in our free enterprise system. He can better gain perspective into his present consumer role if he has been given a historical review of the changes in our economy.

The student should understand that the system of mass production and mass distribution has given us more and varied products, but it has also given us more complicated and less readily understood products. Moreover, a small error in production today can have wide effects and the error may be more difficult to locate.

If the student is aware of the developments and problems in our economy, he will be more effective as a consumer within that economy.

ROLE OF THE CONSUMER IN THE ECONOMIC SYSTEM

- Function of competitive enterprise system
- Types of businesses (sole proprietorship; partnership; corporation)
- Interrelationship of supply–demand–price
- Importance of consumer spending (power of consumer dollar)
- Effect of collective consumer decisions on production and the quality of life

EFFECTS OF THE MARKETPLACE ON THE CONSUMER

- Historical changes of marketplace
- Mass production (advantages; disadvantages)
- Marketing techniques
  - Advertising (emotional and psychological appeal)
  - Merchandising
    - Persuasive communications
    - Product promotions (demand creation)
    - Packaging and labeling
- Fraudulent and deceptive practices in the marketplace
  - Recognition of fradulent and deceptive practices such as:
    - bait and switch advertising;
    - slack-fill packaging; fraudulent home improvement; phony repair services
  - Costs of frauds to own locale and total economy
- Mechanism for registering dissatisfaction
- Social responsibility of the marketplace (health; safety)

EFFECTS OF FAMILY LIFE

- History of the American family
- Changes in living patterns (needs; wants; demands)
- Money and marriage
  - Money and family relationships
  - Financial management and security

EFFECTS OF COMMUNITY LIFE

- Public consumption of goods and services
- Pollution of air, water, highways, parks
- Local marketplace
- Local laws governing marketplace and consumption

EFFECTS OF POLITICAL INSTITUTIONS

- Role of the local, State, and Federal Governments:
  - Laws and regulations
  - Services and protection offered
  - Advantages and disadvantages
- Effects on consumer decisions

EFFECTS OF SOCIAL SUPPORT

Monetary contributions:
- Reasons
- Types
  - Local versus national
  - Charitable versus noncharitable

Effect of contributions on taxes

EFFECTS OF PUBLIC SUPPORT

Taxes
- History
- Function
- Forms (City; County; State; Federal)

Obtaining information about taxes

Laws governing taxes

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SHARING COSTS

Grades K–3

Involve the children in planning for a trip to the Fire Department by inviting them to talk about fire prevention.

A fireman can be invited to the classroom to discuss this with them and to prepare them for the field trip.

Encourage them to consider questions such as:
"Isn't it expensive to send a fire truck out on a false alarm?" and "Who pays the firemen?" Gradually, develop the idea that everyone pays for this service.

Grades 4–6

Pose the question: "What would it be like to live in a city without taxes?" Help the boys and girls develop a list of things they would do without if no taxes were paid.

Encourage them to evaluate, with their parents, community service in terms of its importance to all community members.

Help students plan a weekly "cleanup" campaign for streets and neighborhood. Each student should have opportunity for leadership and sharing in labor required.

Grades 7–9

A volunteer committee checks on the taxes which young persons must pay in making all their purchases. The report to the class might include a column showing their usual purchases, a column showing current prices, and a column showing taxes on each item listed.

Questions:
Should taxes be budgeted?
Should allowances be enlarged to take in taxes?

Grades 10–12

Students form teams to debate question, "Does our community need an increase in local taxes?"

Discuss Federal and local tax return forms.

Invite attorney to class to answer questions drawn up by students.

Make a bulletin board of all tax forms used by local citizens.

SHARING RISKS

Grades K–3

After a discussion, children draw a picture about an experience that was to them a catastrophe—a lost toy, a stolen bike, a broken bone, a bad cold, a lost school bag.

Have a follow-up discussion from which they will arrive at an understanding of "protection."

Grades 4–6

Tell the story of a famous catastrophe; i.e., the Johnstown Flood, the San Francisco Earthquake, the Chicago Fire, the sinking of the Titanic.

Have students list the ways in which insurance helps people in personal financial losses.

Grades 7–9

Have one group of students explore driver behavior patterns and their relationship to automobile insurance costs.

Have another group study automobile designs in terms of costs, safety and insurance costs.

Invite insurance agent to discuss factors that determine insurance costs and State laws governing the insurance industry.

Grades 10–12

Class discussion on functions of insurance—(protection or savings) and costs of types of policies.

Students discuss case studies to determine whether or not insurance would offer the kind of protection or savings program needed for the family situation presented in each case.

Encourage students to do individual reports on Social Security, Medicare, Workmen's Compensation.

3. The Consumer's Alternatives in the Marketplace

Consumer Education can and must fortify the student with knowledge and the skills required to make consumer decisions in the marketplace. Whether a choice is "the right one" or "a good one" must also be viewed in the context of what the individual wants to do in life or what kind of person he wants to become.

Consumers must be trained to consider all possible options. They must explore and examine all alternatives in making their consumer decisions. For example, a consumer may spend hours searching for the best price on a new automobile but fail to shop comparatively for the credit necessary to finance the purchase. Another consumer may never stop to consider such additional expenses as maintenance, depreciation, and insurance as part of the total cost.

In order to make intelligent decisions, consumers should ask questions such as: "Does the label tell me how to care for this product?" "What do I need to ask the salesman?" "What repairs does the warranty and guaranty cover?" "Are there safety features to be considered?" "If I need information, where can I go?" "What is the reputation of the store or the manufacturer?" "What are service, repair, and maintenance costs?" "What other products and services are available as alternatives?"

The sometimes sobering act of giving up something in order to get something just a little better is familiar to everyone. This kind of choice may create anxiety, and the consumer should be equipped to cope with it. He must also learn that in giving up immediate gratification, he can often gain greater future satisfaction.

Field trips, television commercials, newspaper ads, catalogs, and classroom discussions about possible alternatives and information the intelligent consumer should have before he makes his final decision can equip the student with the fundamentals of intelligent buymanship which he can apply in any situation.

With the plethora of products and services on the market today and with the probability of new materials, products, and services in the future, it is impossible for the teacher to give the student an all encompassing and "ironclad" list of specific purchasing criteria. But the fundamentals of intelligent shopping can be stressed and the student be given practice in applying them to varied purchasing decisions.

The suggested topics for providing this experience are arranged in this section in order of basic consumer needs followed by those concerned with managing one's money.

FOOD

- Nutritional and dietary value
- Food marketing techniques
- Shopping techniques
- Standards and grades
- Labeling
- Laws governing food production and distribution
- Laws designed to assure wholesomeness
- Food additives

CLOTHING

- Function
- Preference
- Wardrobe planning
- Power of fashion
- "Fad" success
- Laws governing textile standards, such as flammability standards and labeling

HOUSING

- Types
- Factors influencing value
- Renting vs owning
- Financing (short-term costs; long-term costs)
- Construction standards and codes

TRANSPORTATION

- Transportation alternatives (public; private)
- Costs (long-term; short-term)
- Automobile (financing; insurance; depreciation; service & repairs; warranties)
- Safety in design and use

HEALTH CARE AND SERVICE

- Hospital costs
- Professional medical costs

- Medicine (generic vs brand names)
- Insurance
  - Voluntary (hospital; surgical; major medical; dental; loss of income)
  - Involuntary (Workmen's Compensation)
- Caring for the Aged (nursing homes; Medicare)
- Social Health Insurance (Medicaid)
- Medical safety
- Income replacement

HOUSEHOLD FURNISHING AND EQUIPMENT

- Acquisition Plan (short-term; long-term)
- Financing
- Cost of maintenance and service (warranties)
- Shopping techniques
- Labeling standards
- Safety in design and use

MONEY

- Function
- Planned spending (budgeting)
- Forms of transfer of money (checks, money orders, bank draft)

BANKING

- Checking accounts (writing checks; overdrafts; account reconciliation; deposit insurance)
- Other bank services
- Function of Federal Reserve Board
- Laws governing banking industry

SAVINGS

- Reasons for saving (emergencies; vacation; major purchases; education)
- Outlets for saving
- Factors to consider (safety; returns; liquidity; purchasing power protection; convenience)
- Laws providing protection

CREDIT BUYING

- Historical changes
- Types—Installments (mortgage)
  - Non-installments (charge accounts)
- Pitfalls
- Sources
- Costs (credit insurance, service charges)
- Borrowing money
- Legislation
- Contracts
  - Confession of judgment
  - Holder-in-due-course doctrine
  - Wage garnishment
  - Wage assignment clause
  - Add-on clause
  - Balloon clause
  - Repossession clause
- State and local laws governing interest rates
- Debtors' rights; creditors' rights
- Bankruptcy

LIFE INSURANCE

- Types of companies (stock and mutual)
- Function of broker or agent
- Types of policies
- Insurance contracts (clauses)
- Laws governing life insurance companies

PROPERTY, CASUALTY, AND AUTOMOBILE INSURANCE

- Protection (amount needed; costs)
- Real estate
- Fire (house location; Fire Department influence on costs)
- Theft (floaters)
- Automobile (State regulations governing; bodily injury; property damage; fire and theft; collision; medical payment)

INVESTMENTS

- Reasons
- Types (stocks; bonds; real estate)
- Obtaining information (public; private)
- Function
- Governmental regulatory agencies
- Laws providing protection

RETIREMENT PLANNING

- As a part of lifetime financial plan
- Sources of retirement income (pension funds; social security; annuities; investments and other assets; part-time employment)
- Use of leisure time

USE OF LEISURE TIME

- Leisure as a part of the American way of life
- Factors affecting increased free time
- Development of, and investments in, hobbies, talents, skills, and education
- Vacations (costs)
- Recreation and recreational equipment

ESTATES, WILLS, TRUSTS

- Reasons for planning
- Legal assistance
- Costs
- Taxes (Federal; State)
- Laws
- Funeral costs

MAKING CONSUMER DECISIONS

Grades K–3

Prepare for a "White Elephant Sale." Urge each child to bring something that is a "discard."

The teacher can help the students "price" each item and then spread items on tables and counters around the room.

Each child can be given 50¢ in shopping tokens to "buy" what he wants to keep.

For introductory lesson, read poems related to consumer decisions such as "Choosing" from *Poems for Children* (J. B. Lippincott Co., publisher; 1961).

Grades 4–6

Bring to class mounted pictures of things that boys and girls may be interested in owning, and some that will not interest them.

Post approximate prices on each article. Scatter the pictures all over the room. Give the students what to them is a large sum of imaginary money ($100–$500), a pad and a pencil and send them shopping around the room.

Follow up with a discussion of selective purchasing. How did they choose which item to keep?

What alternatives were open to them?

How does this compare to real life?

Grades 7–9

Practice decision making techniques. Present brief stories about people who are in situations in which they must make a decision. The stories should have these elements—a problem, alternative solutions, description of values of people in the story, and information about resources. Have the students work out the problem on the decision making chart, such as:

PROBLEM:
Values:
Family member
Resources:
Alternative (1) (2) (3)
Solutions:
Advantages:

Have student choose an article he might like to buy—camera, binoculars, stero. Guide him to make a comparative shopping checklist and encourage him to use consumer publications; report on which one he will buy and why.

Grades 10–12

BUYING A USED CAR

1) Use overhead transparencies to demonstrate how to buy a used car.

2) Help students develop a checklist on how to shop for a used car.

3) Visit a used car lot, or have a dealer bring a used car to school.

4) Have students do a study of the costs of running a car.

Consider: Depreciation; Insurance; Gas and Oil; Parking and registration fees and costs; Tires; Repairs and Maintenance.

Those who intend to buy a car should make plans for income to support it.

5) Visit the automotive shop in the Industrial Arts department. Have the students demonstrate simple maintenance and repair techniques: How to adjust a choke, how to change the oil and oil filter, clean the air filter, change a tire; polish a car; adjust spark plugs; start a stalled car with jump cables.

EXAMINING QUALITY

Grades K–3

Have the children bring in coupons from cereal box-tops. Send for the package offering. (Or, the teacher may purchase the offerings in advance.)

Ask the children to evaluate the product.

1. Does it meet the advertised performance level?
2. What else could be purchased for the same amount of money?
3. Would another purchase better fill the wants and needs of the K–3 consumer?

Grades 4–6

Assign the children to watch toy commercials on television. Buy or borrow toys advertised from a local toy dealer. Have children:

1. Evaluate the toy advertisement in relation to actual performance.
2. Evaluate product design, safety, costs.

Grades 7–9

Develop case studies to illustrate consumer decision problems of young marrieds such as purchasing the following:

1. Apartment furnishings
2. A new stero
3. A used car

Have students select a product they wish to study and visit a local supermarket to investigate the following information:

1. Number of available sizes of product
2. Cost per unit (ounce, pound, pint)
3. All information listed on package or label

Class discussion to follow should include factors other than price that influence consumer choice.

Grades 10–12

Divide the class into three groups. Have each group conduct a scientific experiment on the following:

1. Identity of artificial color on oranges*
2. Rapid identity of margarine and butter*
3. Qualitative analysis of APC tablets*

*Experiment in FDA's Science Project Series.

4. The Consumers' Rights and Responsibilities

President Nixon in his Consumer Message to the Congress on October 30, 1969, outlined basic consumers' rights:

> "I believe that the buyer in America today has the right to make an intelligent choice among products and services."
>
> "The buyer has the right to accurate information on which to make his free choice."
>
> "The buyer has the right to expect that his health and safety is taken into account by those who seek his patronage."
>
> "The buyer has the right to register his dissatisfaction, and have his complaint heard and weighed, when his interests are badly served."

What the consumer seeks as his rights in the marketplace actually serves to strengthen the free enterprise system. Because it assures him of competitive prices and a wider choice of kind and quality of merchandise, he seeks competition among producers. He seeks to abolish those practices that work to his disadvantage as a consumer, and which would weaken and destroy a free enterprise system—monopoly, fixed prices, unfair competition, unfair and deceptive practices. Eliminating marketplace malfunctions serves both consumers and producers by insuring a sound economy.

The consumer should understand his role in the economy and exercise his right to dissent when the marketplace serves him badly, but support it when it serves him well. The aim is a just marketplace which is fair both to the buyer and seller. It is manifest beyond peradventure that unfair, deceptive, or shoddy business practices are perhaps the worst enemies of the honest businessman and the free enterprise economy.

CONSUMER RIGHTS

Right to make an intelligent choice among products and services
- Open competitive market
- Laws affecting monopolies, oligopolies, price fixing, and unfair and deceptive practices

Right to accurate information
- Full disclosures; labeling
- Advertising and promotions
- Public and private aids
- Government agencies enforcing and regulating

Right to safety
- Local and State responsibility
- Federal responsibility
- Standards, and laws governing
- Producers' and merchants' responsibilities

Right to register complaints
- Business—complaint departments
- Local and State complaint bureaus
- Federal agencies
- Arbitration boards
- Courts

Right to redress grievances (see sources of redress in chapter V)
- Voluntary action
- Courts
  - Small claims courts
  - Individual and class actions

Right to fairness in the marketplace
- Elimination of fraud, deception, and unfair business practices such as:
  - fraudulent advertising
  - unnecessary repairs
  - selling used goods as new
- Making adjustments to secure full disclosure in advertising, on products and labels, in warranties, in contracts, and in selling practices
- Laws to insure fairness

CONSUMER RESPONSIBILITIES

Understand his role as a consumer in our society and take an active part

Consumer decision-making process
- Obtaining consumer information
- Private and public information sources

Accept consequences of consumer decisions

Voicing consumer complaints and satisfactions
- Procedure for voicing complaints
  - In the marketplace
  - At the local and State level
  - At the Federal level

Documentation of complaint
Written
Verbal
Participate in activities of voluntary consumer organizations
History of consumer movement
Organizations (local, national, international)

Fairness in the marketplace
Moral behavior as a customer, care in handling products, reporting cases of "shop-lifting," abuse of credit, exchange and refund privileges
As customers, take a vigorous part in insuring that business is fair in its dealings

THE CONSUMER'S RIGHTS AND RESPONSIBILITIES IN THE MARKETPLACE

Grades K–3

Encourage boys and girls to tell about their experiences while shopping with their families in the supermarket.

Ask them to act out good and bad shopping manners they have noticed.

Grades 4–6

Have a discussion about honesty in the supermarket. Invite students to consider such forms of dishonesty as sampling fruits or vegetables, opening sealed packages to check contents, taking "just one piece of candy."

Send a fact-finding group to find out who really pays for such practices.

Read three life situations that need responsibility decisions. Have students discuss how they would react, (e.g., Door-to-door salesman; telephone promotion; spoiled can of peaches).

Grades 7–9

Take a field trip to a food distribution center to see what measures are taken to protect consumers. Then, help students to see that both merchants and consumers need protection. Let them develop charts listing ways to protect both groups.

Have students differentiate between honest and dishonest practices in the marketplace.

Discuss what the students can do about dishonesty as individuals and as a class.

Grades 10–12

Collect and display newspaper or magazine articles about fraudulent practices affecting consumers. Discuss laws that protect the consumer:

1. National
2. State
3. Local

Ask student "Roving Reporters" to interview a supermarket manager on how he tries to protect the consumer.

Show Medical Quackery films, such as "Health Fraud Racket" (FDA).

CONSUMER'S RIGHT TO SAFETY

Grades K–3

Visit toy department of local store for an explanation and demonstration of toy safety

Have students make a scrapbook of pictures of safe toys.

Grades 4–6

Have students bring hobby equipment such as chemistry sets, airplane model kits, and ice skates to show safety features of their hobbies.

Invite local utility home service representative to discuss "Safety in the Home," including electrical appliances.

Grades 7–9

Teacher can demonstrate flammability of fabrics by igniting several different samples of materials used for coat lini[illegible].

Demonstration should be followed up with a discussion of laws pertaining to textiles.

Teacher may need assistance and equipment from science teacher.

Grades 1[illegible]2

Invite local Food and Drug Administration consumer specialist to speak on laws pertaining to food, drugs, and cosmetics.

Class draws up a list of questions to ask FDA specialist after each student takes a personal inventory of all food, drugs, and cosmetics they ordinarily use.

IV. ROLES IN CONSUMER EDUCATION

School Administrator

A program of Consumer Education, whether channeled through the medium of individual courses, team-teaching, multi-disciplines or the entire system requires the strong, interrelated support of many. Often the initial role is played by the school administrator. He should serve as a focal point for cooperation and coordination among students, teachers, parents, and the community.

In addition to his personal commitment to Consumer Education, however, the administrator must support innovative teachers whose efforts to objectively examine varying economic viewpoints and social attitudes may be misunderstood by some groups in the community.

The administrator must insure an adequate allocation of funds and time for the planning and coordination of Consumer Education programs so that they receive their proper place in the curriculum. It is therefore imperative that he have current information on possible funding sources.

The administrator should work behind the scenes to provide resource materials and equipment. He must make certain that all school facilities such as the library are providing meaningful assistance to Consumer Education teachers and students.

The administrator should work openly and actively with parents to develop and evaluate relevant programs and to encourage Consumer Education in the home as well as in the classroom.

Without the full support of the school administrator, the classroom teacher's effectiveness and community participation are extremely limited.

Teacher Educator

Teacher education programs, with the possible exception of home economics, do not generally include Consumer Education. In view of this fact, Consumer Education teacher preparation is now being accomplished primarily through programs of in-service training.

If Consumer Education is to become a viable part of the curriculum, more colleges and universities must take a lead in establishing Consumer Education as a major area of study.

Teachers need a working knowledge of child and developmental psychology, sociology, and cultural anthropology as basic tools for teaching any subject, but the Consumer Education teacher will need additional background and knowledge.

Many professors of education are already directing students interested in Consumer Education into programs and courses that will give them a working knowledge of such

areas as business and consumer law, economics, marketing, advertising, consumer behavior, and retailing. These courses could assist future teachers to interpret the responsibility of business as well as the role of the consumer in our society.

Because it is so largely based upon the emotional commitments and value orientation of the individual, hardly any area of learning is more difficult to evaluate than Consumer Education. Training programs should help the teacher to develop not only a variety of means for measuring mastery of content, but the ability to observe students' behavior objectively without reference to his own personal values.

The task of the teacher educator is not an easy one but it is a most important one in the overall objective of educating young people to function effectively as consumers.

Classroom Teacher

A major role in Consumer Education is played by the classroom teacher.

When a student comes to school, he is usually open to new experiences. If the teacher is sensitive to the student's needs and maintains maximum flexibility with minimum restrictions, the young person's drive to learn about his environment can be productive and satisfying. The student must be given the opportunity to explore and manipulate various learning experiences.

As discussed more fully in the section entitled "Building the Consumer Education Curriculum," the classroom teacher needs skills in developing and presenting an effective Consumer Education program.

The sensitive teacher can help the student keep his basic motivation of "wanting to know" by offering subjects which are part of the student's interest sphere. For example, a high school teacher could be far more effective in teaching budgeting by having the students first evaluate the cost of their wardrobes rather than listening to a purely factual lecture on planned spending.

As early as kindergarten, children are capable of making choices concerning expenditures for things they want or need. As they are taught to accept responsibility for these choices, experience is gained and learning occurs. The kindergarten child must be encouraged to make independent choices in regard to his spending, earnings, and savings. These activities, however, should be of short duration, and should lead to immediate satisfaction.

A teacher must also encourage students to think in terms of alternatives, to learn that existing knowledge is neither perfect nor complete. Students need freedom to choose among these alternatives depending on how they see each new situation. In other words, they must learn to think for themselves when the teacher is not around.

Everyone makes mistakes in the process of dealing with his environment. A student can learn from them effectively if his mistakes are not always subject to teacher criticism. When possible failure consistently invites classroom rejection, he will eventually stop trying. His creative efforts should always be evaluated only in a friendly and constructive manner.

It is also important to remember that the student's value system will frequently differ from that of the teacher's. The effective teacher does not force his opinions on the student but allows him to build his own set of values and concepts which he will use for a lifetime.

Parents

Parents are the first, and often the most lasting influence in determining a child's ability to function successfully in the marketplace.

With parental cooperation, a student's newly acquired knowledge can be reinforced and, more importantly, applied in a practical and meaningful way in the home. For example, when a high school student is studying health insurance in class, a discussion at home of the cost of a specific illness can do much to broaden the student's understanding of health needs and costs. An elementary child's classroom account of comparative shopping can be reinforced by assisting his parents in the weekly shopping trip.

Parents can also help teachers build the classroom curriculum by suggesting topics that are of primary interest to the children.

They should evaluate, along with their children, the consumer problems of the family and the community and must encourage their children to participate actively in deciding the use of the family's income. Above all, they must be tolerant toward their children as they learn to make decisions and take responsibilities.

Student

Properly motivated, the student can take a very meaningful and active role in Consumer Education.

When a child comes to school, he is often:

- eager for new experiences
- asking questions
- trying to make sense out of a confusing world
- involved in the search for reasons
- trying to discover his limits and the limits in each new situation he faces
- willing to make guesses and test them
- anxious to choose between alternatives

Hopefully, this open and questioning attitude will continue after completion of his formal education.

After having had a Consumer Education course, a young adolescent should be able to ask and resolve such questions as: "What job openings are available to me that will fit into my school hours?" "How shall I use my money to get the things I need and want?" "Can I make enough money to purchase a bicycle if I deliver packages or the daily papers?" "Shall I save and pay cash for it, or get it on an installment plan?"

Students at all levels can take an active part in organizing curriculum material around their interests and needs. They should alert teachers to their consumer concerns, such as problems of managing clothing and entertainment budgets. Clothes, recreation and leisure time activities can be important sources of student concern. When these concerns are associated with peer approval, and when there is immediate application of course concepts to their particular problems, students can become dedicated to Consumer Education and respond well to it.

Current as well as former students can be extremely helpful to teachers in evaluating total Consumer Education offerings and experiences. Teachers should welcome ideas from students and consider them, to a large degree, in constructing the Consumer Education program.

Federal Government

In recent years, much of the energy of the U.S. Office of Education has been spent on interpreting legislation and helping States and local school districts to make maximum use of the legislation and its accompanying appropriations to finance their educational programs.

Much of the legislation is sufficiently flexible for schools to set their program priorities. Should a State or local school district wish to strengthen its Consumer Education program, it may draw upon various legislative acts for some of its funds. For example, teachers and administrators may wish to use:

Vocational Education Amendments of 1968, which provides funds for Consumer Education programs and is available to every State to implement and improve Consumer Education.

Title 1, Elementary & Secondary Education Act (ESEA), which provides assistance for teaching the disadvantaged in programs such as implementation of the System Approach to Consumer Education in a low-income area.

Title 2, ESEA for school library resources, audio-visual and other printed and published instructional materials such as a library Consumer Education resource center containing tapes, transparencies, filmstrips, films and microfiche.

Title 3, ESEA for innovative educational programs such as a Consumer Education learning laboratory, Consumer Education curriculum development for kindergarten, consumer experiments for students with learn-

ing disabilities, teacher training films, and team teaching curriculum development.

Title 5, ESEA for adding resources and personnel such as a State Consumer Education coordinator to strengthen the State staff in Consumer Education.

Many government agencies such as the Federal Trade Commission, the U.S. Department of Agriculture, the Department of Health, Education, and Welfare, and the Office of Economic Opportunity are actively involved in Consumer Education and will assist educators and administrators at the national and local levels. Section V, Instructional Resources, contains a short synopsis of consumer activities of government agencies.

The Consumer Education Division of the President's Committee on Consumer Interests works directly with educators in the academic community, State and Federal Government officials, consumer organizations, and businessmen to encourage effective consumer programs. The office provides information and assistance to educators and administrators upon request, including aid in the planning of adult Consumer Education programs. It also publishes Consumer Education materials, such as the *Consumer Education Bibliography* and brochures designed for low-income consumers on such topics as door-to-door sales tactics, contracts, and the hazards of bait and switch advertising.

Congress as well as government agencies is also sensitive to the need for Consumer Education and protection as evidenced by the increasing number of legislative proposals and laws designed to assist the consumer.

State and Local Governments

State and Local Departments of Education are responsible for the supervision of curriculum development, teacher education and certification, and the evaluation of Federal, State, and local educational programs.

Since each of these functions can affect a program in Consumer Education, State and Local Departments of Education can play a significant role in Consumer Education on a State-wide program basis.

In order to implement such a program, some departments are already moving in three distinct but interrelated areas:

1. A member of the staff is assigned to coordinate all Consumer Education activities initiated by the department.
2. The support of the State universities in establishing programs of undergraduate and graduate teacher training in Consumer Education is secured through the chief State school officer.
3. A State-wide campaign is initiated to acquaint administrators, teachers, and the public with the need for Consumer Education to secure their support and participation in the program at the local level.

State and Local Consumer Protection Offices are increasing in number and expanding their involvement in Consumer Education. Consumers are not always aware of State consumer laws or they may need more information to fully understand how they are affected by these laws. For example, many consumers do not know the implications of the credit laws, insurance regulations, and health and safety laws in their State. To help consumers understand these laws, education is required.

State and local offices of consumer protection can assist consumer educators in a number of ways, such as providing speakers, consumer publications, slides, films, and other audio-visual materials. In addition, these offices can help inform the public of mechanisms available for handling complaints, problems, and violations at the State and local levels. Teachers and teacher educators should be encouraged to seek the help of these offices in planning and addressing Consumer Education classes.

Other State Offices active in consumer areas such as the Department of Agriculture, the Department of Commerce, the Office of Weights and Measures, and especially the Cooperative Extension Services located in land grant colleges can also be helpful in formulating Consumer Education programs.

Consumer Organizations

Consumer organizations at the national, State, and local levels can be of great assistance to consumer educators. The organization of consumers as a constructive force in the nation is a significant development of the past few years. Consumers have organized into local, State, and national groups in order to increase their effectiveness in promoting and protecting the interest of consumers, and to stimulate additional consumer information and educational programs. Consumer groups usually organize around specific issues such as the need to eliminate unfair practices, fraud and deception in the marketplace, to obtain more meaningful information and to encourage effective consumer legislation.

There is a growing interest in the formation of these organizations as consumers become increasingly aware of their role in the economy and the need for their voices to be effectively heard by those in government and business who make decisions affecting their interests.

Many other voluntary organizations formed primarily for service to specific groups find their role so intimately concerned with consumer issues they have adopted active programs to help consumers. These include special socio-economic groups, credit unions, civic groups, the elderly, labor unions, religious organizations, and cooperatives.

Some of the ways consumer organizations can be helpful in Consumer Education are as follows:

Provide the focal point where parents, students and teachers can participate in consumer action in the community; such cooperation helps create a climate in which consumer problems can be openly discussed and resolved by business, government, and the consumer.

Serve as a resource on current consumer issues and provide information on local, State, and national consumer problems and services.

Supply or assist in obtaining qualified speakers for Consumer Education classes on specific consumer issues and on citizen participation in solving consumer problems.

Support needed budget requests and programs for improved Consumer Education at all levels.

Assist parents, teachers and students to better understand their role in helping authorities with consumer protection responsibilities and in obtaining needed improvements in consumer protection laws.

Consumer organizations can help develop understanding by parents, students and teachers in the process of refining the marketplace to provide more efficiently the kinds of goods and services which consumers want and need. By so doing they advance the welfare of all.

For further information on consumer organizations, contact:

Director for Field Operations
President's Committee on Consumer Interests
Washington, D.C. 20506

Business Community

Consumers are increasingly dependent on the business community for supplying desired goods and services in their search for an improved quality of living.

In turn, the survival of the business community is dependent on the willingness and ability of the consumer to purchase the goods and services offered.

The objectives of the consumer and producer or seller are not always identical, but they are interdependent and can only survive together.

These two segments of our economy cannot afford continual confrontation, for neither will benefit from such a climate. Each should be willing to recognize this interdependency and the advantage to both of cooperation in improving the marketplace and society at large.

The role of the individual businessman as well as that of the entire business community

in Consumer Education should be, and hopefully will be, characterized by enthusiastic support. This support may be provided in a number of ways and must be used in an appropriate manner by the consumer educator.

Specifically, some of the ways in which the business community can lend assistance in Consumer Education are as follows:

Objectively help educators plan consumer programs.

Supply adequate point of sale and service information. Provide, when possible, publications written for the foreign language speaking consumer.

Participate with teachers in in-service training sessions.

Allow the store and its products to be used as a laboratory.

Provide speakers for Consumer Education classes.

Institute advertising campaigns that are truly educational and that give ample information on which to base purchasing decisions. For example, facts regarding quality, durability or safety, or, in the case of foods, nutritional content, will facilitate more intelligent consumer decisions.

Provide labels and special guides with instructions, content, and safety information to facilitate consumer use of products.

Create informal complaint handling facilities at national as well as local centers.

Train sales personnel in Consumer Education so that they will be able to give consumers meaningful assistance.

Urge State and national trade (business) associations to join in funding programs of teacher training in Consumer Education without intruding on the traditional independence of the educator.

Encourage local, State and national political leaders to give support to sound programs of Consumer Education.

V. INSTRUCTIONAL RESOURCES FOR CONSUMER EDUCATION

The appropriate use of timely resource materials and relevant aids will enhance Consumer Education programs. Community experts and enthusiastic speakers with personal commitments can help teachers create an exciting atmosphere in the classroom.

The following list of resources is far from exhaustive and is intended to be a *sampling* of references. A more comprehensive listing can be found in the **Consumer Education Bibliography**, prepared under the direction of the President's Committee on Consumer Interests. It can be purchased for sixty-five cents from the Superintendent of Documents, U.S. Government Printing Office, Washington, D.C. 20402.

In spite of major efforts to develop and disseminate meaningful instructional tools for working with culturally or economically disadvantaged students, voids still exist. Many of the instructional materials and aids required to insure relevance and authenticity in an inner-city school or a class with special needs which arise out of ethnic or racial living patterns will have to be created. It is hoped, however, that more efforts will be made to develop materials in these areas of great need.

Students must become aware of the need to discern between helpful, informative materials and those which are designed as instruments of persuasion by vested interests. The use of biased, narrow-interest or self-serving materials does have a place in the Consumer Education classroom, but only when used with full understanding of the purpose of the producer in disseminating such resource materials.

A teacher should develop his own evaluative process for resource materials. He should not only evaluate the content of what he receives but be alert to important omissions. For example, in a business-sponsored resource material on consumer credit, the teacher should check to see if all vital points are discussed objectively and adequately, such as the different sources of credit; the actual credit rates and the differences in rates by sources; the dollar cost of credit; the cost of credit life insurance; the potential pitfalls of overextending one's use of credit; the problems of the holder-in-due-course; the potential problems in consolidation of debts; the implications of the confession of judgment; and the problems of wage garnishment and bankruptcy. A resource material on consumer credit would be incomplete if any major points are omitted.

Although a serious question can be raised as to whether self-serving resources should

be used at all, it can be challenging to use materials which have good factual content but which do possess glaring weaknesses because of what is omitted. Since the student will be exposed out of class to these publications, it would seem realistic to use them in class in order to assist him in developing the ability to see the weaknesses and strengths in such materials.

Students can learn to evaluate informational, promotional, and educational materials as individuals or as members of a resource evaluation team. **Once students leave the classroom, however, they must be prepared to do the job of analysis and comparison for themselves.**

Textbooks and Manuals for Reference Use

Elementary

Consumer Education, published by Bureau of Curriculum Development, Board of Education, City of New York, for elementary, intermediate, and junior high schools. Contains lesson topics and plans and lists resources. Booklets may be purchased from the Board of Education of the City of New York, Publications Sales Office, 110 Livingston Street, Brooklyn, New York 11201. Checks should be made payable to: Auditor, Board of Education. Price: $1.50 each.

Economic Education for Washington Schools, Kindergarten Through Grade Six, published by Superintendent of Public Instruction, Olympia, Washington. Sets out concepts and their interpretations, provides examples and suggests related activities. May be purchased from the Joint Council on Economic Education, 1212 Avenue of the Americas, New York, N.Y. 10036. Price: $3.00.

Social Studies in Action, published by Division of Social Studies, Cleveland Public Schools, Cleveland, Ohio. One for Kindergarten through grade three, and one for grades four through six. Set forth unit objectives, identify understandings, skills, and attitudes, state questions, for discussion, and suggest activities. May be purchased from the Division of Social Studies, Cleveland Public Schools, 1380 East 6th Street, Cleveland, Ohio 44114. Price: $1.75.

Teaching Consumer Education and Family Financial Planning, published by Council for Family Financial Education, 1110 Fidler Lane, Suite 1616, Silver Spring, Maryland 20910. 170 pp., $6.00. Classroom manual built around six major themes of planning, buying, borrowing, protecting, investing, and sharing. Classroom activities feature use of such teaching techniques as role playing visuals, student self-evaluation, and use of community resources.

High School

Consumer Economics, by Fred T. Wilhelms, Ramon P. Heimerl, and Herbert M. Jelley, published by Gregg Division, McGraw-Hill Book Co., 330 W. 42nd Street, New York, N.Y. 10036. 3rd edition, 1966, 494 pp., $6.12. Emphasizes the principles of economics. Supporting materials include a Student Activity Guide, and a Teacher's Guide and Key.

Consumer Economic Problems, by W. Harmon Wilson and Elvin S. Eyster, published by South-Western Publishing Co., 5101 Madison Road, Cincinnati, Ohio 45227, 7th edition, 1966, 650 pp., $5.16. 7th edition continues the same objectives as previous editions: To understand the concept of free enterprise; to understand the economic principles of the marketplace; and to understand the application of the principles and procedures of business to personal and family finance. Approximately one-half of this text is devoted to principles of economics and the other half to consumer economics. A workbook, achievement tests, and a teacher's manual are available.

Consumer Economic Problems: Buying Guide is a separate paperback of 88 pages, selling for $1.00. The text and Guide may be used as a unit or separately.

The Consumer and His Dollars, 2nd edition, 1970, by David Schoenfeld and Arthur A. Natella, 365 pp. $6.00. Oceana Publications, Inc., 40 Cedar Street, Dobbs Ferry, N.Y. 10522. Covers the major topics in consumer education. Includes questions and projects at the end of each unit; also a Glossary and extensive selected bibliography.

Your Family and Its Money, by Helen M. Thal and Melinda Holcombe, Houghton Mifflin Co., 1110 Tremont Street, Boston, Mass. 02107, 1968, 280 pp. $4.80. High school text in family finance. Includes 20 pages of resource materials including audio-visuals.

College

Economics for Consumers, by Leland J. Gordon and Stewart M. Lee, American Book Co., 450 West 33rd Street, New York, N.Y. 10001, 5th edition, 1967, 641 pp., $8.50. Emphasizes patterns of consumer behavior; examines marketing and pricing processes; considers consumer control of purchasing decisions and private and governmental aids to consumers.

Personal Finance, by Virginia Britton, American Book Co., 450 West 33rd Street, New York, N.Y. 10001, 1968, 406 pp., $4.50. Designed for use at the college level, but will be helpful in high schools as well. Considers family financial problems, expenditure patterns, and investments and long-run protection programs.

Personal Finance, by E. Bryant Phillips and Sylvia Lane, 2nd edition, 1969, 536 pp., $9.95, John Wiley and Sons, Inc., 605 3rd Avenue, New York, N.Y. 10016. Divided into four parts: Introduction; Credit, Saving, and Investment; Major Personal Expenditures; and Lifetime Financial Security. Approximately 30 per cent of the text is devoted to savings and investments.

Personal Finance, by Maurice A. Unger and Harold A. Wolf, 1969, 2nd edition, 1970, 579 pp., $9.50, Allyn and Bacon, Inc., 470 Atlantic Avenue, Boston, Mass. 02210. Divided into four parts: The Budgeting of Income and Purchases; Insurance and Annuities; Investments; and Taxes and Assets.

The Consumer in American Society: Personal and Family Finance, by Arch W. Troelstrup, 4th edition, 1970, 668 pp., $10.95, McGraw-Hill Book Co., 330 W. 42nd Street, New York N.Y. 10036. A substantially revised, undergraduate text which utilizes a "quality of living" approach. This fourth edition updates the changing consumer scene since 1965.

General References

The Consumer, Gerald Leinwand, General Editor, Washington Square Press, 630 5th Avenue, New York, N.Y. 10020, 1970, 190 pp., $.75. Discussion of problems of the urban consumer in making choices, plus selected readings of ways the consumer is subject to fraudulent practices and gimmicks.

Consumer Education Bibliography, prepared for the President's Committee on Consumer Interests by the Yonkers Public Library, April 1969, 170 pp., $.65, Superintendent of Documents, U.S. Government Printing Office, Washington, D.C. 20402. A topical listing of books, pamphlets, leaflets, articles, films, and filmstrips with brief annotations, addresses and price information.

Consumer Education: Its New Look. Bulletin of the National Association of Secondary School Principals, Oct. 1967, 1201 16th Street, N.W., Washington, D.C. 20036, 142 pp., $2.00. This issue of the *Bulletin* is devoted to Consumer Education. "Background Papers," "Practice Illustrated," "Supporting Programs," and "Teacher and Tools," are the area headings devoted to Consumer Education. Included is a 13-page section, "Reference Shelf," which is an annotated listing of Consumer Education materials.

The Consumer Movement in Historical Perspective, Robert O. Herrmann, Feb. 1970, 32 pp., Free, Department of Agricultural Economics and Rural Sociology, Agricultural Experiment Station, Pennsylvania State University, University Park, Pa. 16802. A brief discussion of the three eras of consumer activity: Early 1900's; 1930's; and the 1960's. Provides an historical perspective for the beginning consumer education teacher.

The Dark Side of the Marketplace, Senator Warren G. Magnuson and Jean Carper, 1968, Prentice-Hall, Inc., Englewood Cliffs, New Jersey 07632, 240 pp., $5.95. Areas discussed include deceptive selling practices, credit abuses, and hazardous products and cigarettes.

Hot War on the Consumer, Edited by David Sanford, 1969, Pitman Publishing Corporation, 20 East 46th Street, New York, N.Y. 10017, 280 pp., $5.95. A collection of articles, most of which have appeared in the "*New Republic*," since 1965. Focuses light on the dark corners of American commerce and offers practical remedies for consumers.

Let the Seller Beware! James Bishop, Jr., and Henry W. Hubbard, 1969, The National Press, Inc., 128 C Street, N.E., Washington, D.C. 20002, 195 pp., $6.95. Traces the growth of the consumer movement and protective legislation and discusses the personalities involved in "The Consumer Revolution."

The Poor Pay More, David Caplovitz, 1967, The Free Press, 866 3rd Avenue, New York, N.Y. 10022, 192 pp., $5.50. A survey of consumer habits of 464 households in low-cost housing projects in New York City. Provides facts and figures which show how and why poor people are victimized by high pressure salesmen, bait advertising, and "easy credit."

Unsafe at Any Speed, Ralph Nader, 1965, Grossman Publishers, 125A East 19th Street, New York, N.Y. 10003, 365 pp., $5.95. Discusses the dangers in the design of the American automobile.

Private Non-Profit Consumer Education Organization

Council for Family Financial Education, Inc., Twin Towers, 1110 Fidler Lane, Silver Spring, Maryland 20910. The Council serves as an independent, non-profit, tax exempt educational corporation to assist schools, colleges, and other institutions in the development of Consumer Education and Financial Planning. It also sponsors teacher training programs at numerous colleges across the nation.

Private Non-Profit Economic Education Organizations

Invest-In-America National Council, Inc., 121 South Broad Street, Philadelphia, Pennsylvania 19107. Invest-In-America is a non-profit educational organization to encourage better understanding of the role of savings, profits, and investment in the free enterprise economy. It publishes materials for students and teachers for use in school and college programs.

Joint Council on Economic Education, 1212 Avenue of the Americas, New York, N.Y. 10036. The Joint Council is an independent, non-profit educational organization to encourage, coordinate, service, and improve economic education. It develops programs with schools and colleges, sponsors teacher education programs and publishes materials for these educational purposes.

Private Non-Profit Consumer Information Organizations

Consumers' Research, Inc., Washington, New Jersey 07882. Consumers' Research reports the results of laboratory and other tests it conducts on a wide range of products consumers buy and use, evaluates their relative performances, defects, advantages, and disadvantages. Publishes monthly *Consumer Bulletin.* Educational services and materials are available for teachers.

Consumers Union of U.S., Inc., 256 Washington Street, Mt. Vernon, New York 10550. Consumers Union carries out performance and use tests of consumer products and provides consumers with test results and product evaluations. It also conducts research on economic and social problems and publishes its findings. Publishes monthly *Consumer Reports.* The Educational Services Division provides assistance and materials for Consumer Education.

National Consumer Organizations

Consumer Federation of America, 1012 14th Street, N.W., Washington, D.C. 20005. The Federation seeks to promote the rights of all consumers through group action at the Federal, State, regional, and local levels.

National Consumer's League, Inc., 1029 Vermont Avenue, N.W., Washington, D.C. 20005. The League, originally established to aid laborers and migrant workers to obtain fair working conditions, now concerns itself primarily with consumer protective legislation and labor standards.

Representative State Consumer Education Publications

Illinois
Office of the Superintendent of Public Instruction
Springfield, Illinois 62706
Publication: Guidelines for Consumer Education, June 1968, 89 pp.

New York
State Education Department
Bureau of Secondary Curriculum Development
Albany, New York 12224
Publication: Consumer Education, Materials for an Elective Course, 1967, 230 pp.

Oklahoma
State Department of Vocational and Technical Education
1515 West 6th Avenue
Stillwater, Oklahoma 74074
Publication: Consumer Education: The Management of Personal and Family Financial Resources, 1969, 242 pp.

Government Agencies

FEDERAL

Following is a partial listing of Federal Agencies with a brief statement of mission and a sample of their consumer services.

A complete listing of consumer services may be found in *A Guide to Federal Consumer Services*, the President's Committee on Consumer Interests, Revised Edition (to be issued early 1971).

Publications are available directly from the issuing agency or the Superintendent of Documents, U.S. Government Printing Office, Washington, D.C. 20402.

THE PRESIDENT'S COMMITTEE ON CONSUMER INTERESTS
(Office of the Special Assistant to the President for Consumer Affairs)

Advises the President on matters of interest and concern to consumers.

Assists in the development and evaluation of consumer legislative proposals.

Coordinates the consumer programs of the Federal agencies.

Stimulates voluntary efforts by business to aid consumers.

Aids and supports international, national, State, and local consumer organizations.

Serves as liaison with State and local government consumer protection divisions.

Encourages Consumer Education.

Works to solve individual consumer problems by direct business contact or referral to the appropriate Federal or State agency.

Special Assistant also serves as Executive Secretary of the Consumer Advisory Council.

For additional information write to:
The President's Committee on Consumer Interests
Washington, D.C. 20506

DEPARTMENT OF AGRICULTURE

Agricultural Research Service

Protects food and fiber supplies from disease and pests; regulates marketing of pesticides.

Conducts research to improve crops, livestock, and ornamentals; improves methods of storing and processing food; and develops new uses for cotton, wool, and other fibers. Conducts research in nutrition problems and helps consumers in other areas, including family budgeting and home gardening.

For publications and information, write to: Agricultural Research Service, Department of Agriculture, Washington, D.C. 20250.

Commodity Exchange Authority

Seeks to insure open, fair, and competitive trading in futures contracts on commodity exchanges to prevent price manipulation.

Preserves the hedging and price-basing services used by farmers, merchandisers, and processors, which affect retail prices paid by consumers.

For information, write to: Commodity Exchange Authority, U.S. Department of Agriculture, Washington, D.C. 20250.

Consumer and Marketing Service

Inspects meat, poultry, and their products to insure that they are wholesome, fully and truthfully labeled, and free of disease.

Develops official grade standards to measure quality of food and farm products; provides grading services on a voluntary basis, to certify quality, size, and condition.

Buys foods in excess or plentiful supply for donation to schools, needy families, and other eligible outlets.

Alerts consumers to foods currently abundant and likely to be good buys.

For publications, write to: Office of Information, Department of Agriculture, Washington, D.C. 20250.

To inquire about Consumer and Marketing Service programs, write to: Consumer and Marketing Service, U.S. Department of Agriculture, Washington, D.C. 20250, or to one of its local offices.

Federal Extension Service

Disseminates practical consumer information developed by research in government, land grant universities, and private industry.

Teaches nutrition to low-income homemakers through non-professional program aides; conducts consumer workshops; publishes materials for consumer use.

Consumers may obtain free publications from: Office of Information, Department of Agriculture, Washington, D.C. 20250.

Food and Nutrition Service

Provides cash and food assistance to schools and child care institutions for breakfasts and lunches.

Donates foods to States for needy adults and school children.

Supplies food stamps to increase food buying power of low-income families.

Helps poverty area schools purchase needed food service equipment.

For publications, write to: Office of Information, Department of Agriculture, Washington, D.C. 20250.

Inquiries about Food and Nutrition Service programs should be directed to: Food and Nutrition Service, Department of Agriculture, Washington, D.C. 20250, or to one of its local or regional offices.

CIVIL AERONAUTICS BOARD

Regulates economic aspects of air transport services.

Determines if passenger and freight rates are fair and reasonable.

Seeks to eliminate unfair and deceptive practices in scheduling, rates, advertising, passenger booking, and handling of consumer complaints by airlines.

Complaints should be forwarded for investigation to: Consumer Complaint Section, Bureau of Enforcement, Civil Aeronautics Board, Washington, D.C. 20428.

For information, write to: Civil Aeronautics Board, Washington, D.C. 20428.

DEPARTMENT OF COMMERCE

Environmental Science Services Administration

[Became part of National Oceanic and Atmospheric Administration (NOAA), Dept. of Commerce, Washington, D.C.—Oct. 1970]

Forecasts the weather and warns of hurricanes, tornadoes, floods, and other environmental hazards.

Provides nautical and aeronautical charts, which can be used in recreational pursuits.

National Bureau of Standards

Develops criteria to measure the quality and performance of materials, many of which are used in consumer goods.

Sets standards for certain consumer goods and industrial materials.

Promotes development of uniform laws governing weights and measures.

Encourages industry, on a voluntary basis, to eliminate undue proliferation in the number of package quantities of consumer products.

Establishes safety standards for flammability.

For information and publications, write to: National Bureau of Standards, Washington, D.C. 20234.

FEDERAL COMMUNICATIONS COMMISSION

Regulates radio and television broadcasting, mobile radio communications, and other interstate and foreign communication services.

Sees that holders of licenses operate in the public interest.

For information, write to: Secretary of the Federal Communications Commission, Washington, D.C. 20554.

FEDERAL POWER COMMISSION

Regulates interstate electric power and natural gas industries.

Approves or disapproves wholesale rates for electric or gas service.

Issues or denies licenses for new facilities affecting interstate service.

Approves or disapproves mergers, consolidations, or acquisition of utilities in interstate commerce.

For information, write to: Office of Public Information, Federal Power Comsion, Washington, D.C. 20426.

FEDERAL TRADE COMMISSION

Seeks to prevent deceptive advertising and selling of all goods and services in interstate commerce.

Seeks to prevent deceptive packaging and labeling of consumer products other than foods, drugs and cosmetics.

Seeks to prevent price-fixing and other business practices that are unfair to both consumers and business.

Seeks to assure truthful labels for wool, fur and textile products.

Seeks to prevent sale of dangerously flammable wearing apparel.

Requires proper disclosure in credit transactions.

Complaints can be filed with the Federal Trade Commission and should include as much supporting evidence as possible. *Write to:* the Federal Trade Commission, Washington, D.C. 20580, or any regional office listed in local directories.

For publications, write to: Federal Trade Commission, Washington, D.C. 20580.

GOVERNMENT PRINTING OFFICE

Furnishes government publications to consumers at minimum cost.

Provides free price lists of government publications in 46 categories.

Distributes a free biweekly list of selected new publications.

Issues a monthly catalog of government publications for use as a library and reference tool ($6.00 per year).

Send inquiries and orders to: The Superintendent of Documents, U.S. Government Printing Office, Washington, D.C. 20402.

DEPARTMENT OF HEALTH, EDUCATION, AND WELFARE

Office for Consumer Services

Advises the Secretary regarding policies to strengthen and coordinate HEW's consumer related programs.

Serves as liaison with representatives of industry, labor, professional, consumer and volunteer groups to encourage the development of programs primarily for the low-income consumer.

Provides assistance to the consumer who has complaints or inquiries pertaining to HEW.

For information and publications, write to: Office for Consumer Services, Department of Health, Education, and Welfare, Washington, D.C. 20201.

Office of Education

Stimulates the development of new courses, programs, and facilities for educational purposes.

Encourages the development of special programs including Consumer Education in the nation's schools.

Provides financial aid through Federal and State grants.

For information and publications, write to: Information Center, Office of Education, 400 Maryland Avenue, S.W., Washington, D.C. 20202.

Environmental Health Service

Identifies health hazards in man's environment.

Develops and promulgates criteria and standards for the control of such hazards, including radiation hazards.

Stimulates action by States, cities, and towns against air pollution, noise, unsanitary waste disposal, substandard housing, rats, and other environmental health hazards.

Help States and communities provide safe drinking water.

For information and publications, write to: Office of Public Affairs, Environmental Health Service, Department of Health, Education, and Welfare, Room 18B–19, 5600 Fisher's Lane, Rockville, Maryland 20852.

Food and Drug Administration

Inspects and analyzes foods to assure safety, purity, and wholesomeness.

Regulates the addition of chemicals to foods, and regulates pesticide residues in food.

Seeks to assure safety and effectiveness of drugs and regulates medical devices.

Seeks to assure safety of cosmetics.

Seeks to assure honest and informative labeling of foods, drugs, and cosmetics.

Sets standards of identity, quality, and fill-of-container for many food products.

Seeks to assure safety and provide warning labeling for hazardous household products.

Seeks to assure safety of children's toys and related products.

Complaints should be reported to the nearest Food and Drug Administration District Office.

For information and publications, write to: Food and Drug Administration, Distribution and Mailing Unit, 200 C Street, S.W., Washington, D.C. 20204.

National Institutes of Health

Provides leadership and direction to improve health through research, health manpower education, and the exchange of knowledge in biomedical and related sciences.

Sets standards for biological products; inspects and licenses biologics manufacturers.

Consumers may obtain publications from The Information Office, National Institutes of Health, 9000 Rockville Pike, Bethesda, Maryland 20014.

Social Security Administration

Provides retirement, disability, and death benefits to insured persons and their dependents.

Provides health benefits to insured persons 65 years of age and over.

Studies how social security insurance can alleviate problems of poverty and insecurity.

For information and publications (including special teacher's kits) write to the local Social Security Office, *or the:* Office of Public Affairs, Social Security Administration, 6401 Social Security Building, Baltimore, Maryland 21235.

DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT

Federal Housing Administration

Encourages home ownership and maintenance by insuring home mortgages and improvement loans.

Stabilizes interest rates for FHA-insured homes and strives to make available mortgage money in the housing market.

Sets construction standards for FHA-insured homes.

Provides rent supplements to eligible families.

Model Cities Program

Seeks to eliminate economic blight in cities by focusing Federal, State, and local resources on urban planning and development. Some cities include consumer education programs in their planning.

"Operation Breakthrough"

In order to meet the nation's needs for low- and moderate-cost housing, "Operation Breakthrough" spurs use of innovative construction and design techniques.

Interstate Land Sales

Enforces provisions of Interstate Land Sales Act in order to protect buyers of land offered in interstate commerce.

For publications, write to: Department of Housing and Urban Development, Washington, D.C. 20410.

DEPARTMENT OF THE INTERIOR

Provides certain park and recreation areas and facilities for public use.

Provides financial grants for recreational development.

Bureau of Commercial Fisheries

[Transferred to National Oceanic and Atmospheric Administration (NOAA), Dept. of Commerce, Washington, D.C.—Oct. 1970]

Develops voluntary standards and maintains voluntary inspection and grading service for fishery products.

Seeks more efficient ways to catch, process, and package fish.

Federal Water Quality Administration

[To be transferred Dec. 1970 to Environmental Protection Agency, Washington, D.C.]

Works with States in development and enforcement of standards of water quality.

For further information, write to:
Department of the Interior,
Washington, D.C. 20240

INTERSTATE COMMERCE COMMISSION

Regulates transportation of public carriers by land and water between the States.

Seeks to insure reasonable transportation charges and adequate and efficient service.

Report complaints and alleged violations to any regional office *or to* the Interstate Commerce Commission, Washington, D.C. 20423.

DEPARTMENT OF JUSTICE

Antitrust Division

Enforces antitrust laws aimed at preventing restraints of trade and preventing mergers and other concentrations of economic power which may lead to monopolies and unfair practices.

Operates on the general principle that active business competition tends generally to benefit the consumer in terms of lower prices, larger variety of products and better quality and service.

For information, and reporting alleged violations of the antitrust laws, write to:
Antitrust Division, Department of Justice, Washington, D.C. 20530

Bureau of Narcotics and Dangerous Drugs

Controls illicit use of narcotics and dangerous drugs through law enforcement, educational programs, research, and publications.

Regulates legal trade in narcotic drugs used for medicinal purposes and research.

For publications and information, write to: Bureau of Narcotics and Dangerous Drugs, U.S. Department of Justice, Washington, D.C. 20537.

DEPARTMENT OF LABOR

Bureau of Labor Statistics

Provides statistical data on prices through periodic nationwide surveys and a monthly Consumer Price Index (CPI) showing changes in retail prices paid by city families for goods and services.

Prepares standard budgets for families of differing composition.

For publications, write to: Bureau of Labor Statistics, Department of Labor, Washington, D.C. 20212.

NATIONAL CREDIT UNION ADMINISTRATION

Grants Federal Credit Union charters to qualified groups and regulates their operations in a self-help program of credit and thrift.

For publications and information, write to: National Credit Union Administration, Washington, D.C. 20456.

OFFICE OF ECONOMIC OPPORTUNITY

Helps low-income consumers learn how to spend money wisely, learn how to avoid fraud, and improve living conditions and home management skills through debt reduction services and family financial planning.

Provides low-income consumers with access to existing low-cost credit and savings institutions.

Helps low-income consumers create alternate sources of credit, including co-ops, buying clubs, and credit unions.

Provides funds to non-profit low-income groups for experimental programs in consumer education and protection, and in general complaint handling services.

Information and publications are available from the Office of Economic Opportunity, 1200 19th Street, N.W., Washington, D.C. 20506.

POST OFFICE DEPARTMENT

Provides mail service.

Investigates misuse of the mails and warns against mail frauds.

Provides insurance for valuables sent through the mails.

Protects the public from illegal material sent through the mails.

Consumers should report suspected violations to their local Post Office or to the Post Office Department, Washington, D.C. 20260.

For publications, write to: Post Office Department, Washington, D.C. 20260.

SECURITIES AND EXCHANGE COMMISSION

Regulates issuances and trading in stocks and bonds to prevent fraud.

Regulates operations of investment companies such as mutual funds.

For publications, write to: Securities and Exchange Commission, Washington, D.C. 20549.

DEPARTMENT OF TRANSPORTATION

Bureau of Public Roads

Works with States to improve highway systems.

Surveys and constructs roads on public lands, such as parks, forests, and defense installations.

Stimulates improvement of auxiliary facilities such as freeway lighting and snow and ice removal.

Develops and promotes programs for highway safety.

For information, write to: Bureau of Public Roads, Federal Highway Administration, Department of Transportation, Washington, D.C. 20591.

National Highway Safety Bureau

Seeks to insure that all new cars manufactured after January 1, 1968, conform to Federal motor vehicle safety regulations.

Works to make roads and highways safer.

For information, and publications, write to: National Highway Safety Bureau, Federal Highway Administration, Department of Transportation, Washington, D.C. 20591.

DEPARTMENT OF THE TREASURY

Regulates products containing alcohol.

Prevents deceptive labeling and advertising of alcoholic beverages.

Guards against counterfeiting of currency and the forging of government checks.

Promotes the sale of Government Savings Bonds.

Protects against imported merchandise bearing illegal or unauthorized trademarks or trade names.

The Internal Revenue Service is a division of this Department.

For publications, contact U.S. Savings Bonds Division, Department of the Treasury, Washington, D.C. 20226, or the Office of Information, Room 3423, Department of the Treasury, Washington, D.C. 20220.

STATE

Thirty-eight States now have some form of specifically designated consumer offices, although the responsibilities and powers of the offices vary widely among the States from an advisory capacity to actual enforcement of consumer protection laws.

In 12 of the 38 States, there are two or more consumer offices with divided or coordinate responsibilities.

In 4 of the 38 States, there is a consumer office within the Office of the Governor.

In 32 of the 38 States, there is a consumer fraud or protection agency or bureau in the Office of the Attorney General.

In 15 of the 38 States, there is an independent consumer protection office or department of State government, or a consumer office functioning within another department of the government.

In those States where there is no specific consumer office established, inquiries about consumer laws could be addressed to the State Attorney General.

In addition to State offices, 8 cities and 4 counties have reported to the President's Committee on Consumer Interests establishment of consumer offices with widely varying responsibilities and powers.

ARIZONA
Attorney General of Arizona
159 State Capitol Building
Phoenix, Arizona 85007

ARKANSAS
Attorney General of Arkansas
Justice Building
Little Rock, Arkansas 72201

CALIFORNIA
Attorney General of California
500 Wells Fargo Bank Building
Fifth Street & Capitol Mall
Sacramento, California 95814
Division of Consumer Affairs
Department of Professional and Vocational Standards
1020 North Street, Room 401
Sacramento, California 95814

COLORADO
Attorney General of Colorado
104 State Capitol
Denver, Colorado 80203

CONNECTICUT
Department of Consumer Protection
State Office Building
Hartford, Connecticut 06115

DELAWARE
Attorney General of Delaware
Kirk Building, P.O. Box 752
Dover, Delaware 19901
Department of Community Affairs and Economic Development
Old State House
Dover, Delaware 19901

FLORIDA
Commissioner of Agriculture
State Capitol
Tallahassee, Florida 32304

GEORGIA
Georgia Consumer Services Program
Office of the Comptroller General
15 Peachtree Street
Atlanta, Georgia 30303

HAWAII
Director of Consumer Protection
Office of the Governor
602 Kamamalu Building
250 South King Street
P.O. Box 3767
Honolulu, Hawaii 96811

ILLINOIS
Attorney General of Illinois
The Capitol
Springfield, Illinois 62706

INDIANA
Consumer Advisory Council
c/o Indiana Department of Commerce
336 State House
Indianapolis, Indiana 46204

IOWA
Attorney General of Iowa
State House
Des Moines, Iowa 50319

KANSAS
Attorney General of Kansas
The Capitol
Topeka, Kansas 66612

KENTUCKY
Attorney General of Kentucky
The Capitol
Frankfort, Kentucky 40601
Citizen's Commission for Consumer Protection
State Capitol
Frankfort, Kentucky 40601

MAINE
Attorney General of Maine
State House
Augusta, Maine 04330

MARYLAND
Attorney General of Maryland
1200 One Charles Center
Baltimore, Maryland 21201

MASSACHUSETTS
Attorney General of Massachusetts
State House
Boston, Massachusetts 02133
Massachusetts Consumers' Council
State Office Building
Government Center
100 Cambridge Street
Boston, Massachusetts 02202

MICHIGAN
Attorney General of Michigan
Law Building
Lansing, Michigan 48902
Michigan Consumer Council
525 Hollister Building
Lansing, Michigan 48933

MINNESOTA
Attorney General of Minnesota
102 State Capitol
St. Paul, Minnesota 55101
Office of Consumer Services
Department of Commerce, Room 230
State Office Building
St. Paul, Minnesota 55101

MISSOURI
Attorney General of Missouri
Supreme Court Building
Jefferson City, Missouri 65101

NEW HAMPSHIRE
Attorney General of New Hampshire
State House Annex
Concord, New Hampshire 03301

NEW JERSEY
Attorney General of New Jersey
State House Annex
Trenton, New Jersey 08625

NEW MEXICO
Attorney General of New Mexico
Supreme Court Building
Box 2246
Santa Fe, New Mexico 87501

NEW YORK
Attorney General of New York
The Capitol
Albany, New York 12225
Consumer Protection Board
Executive Chamber
Albany, New York 12224

NORTH CAROLINA
Attorney General of North Carolina
P.O. Box 629
Raleigh, North Carolina 27602

NORTH DAKOTA
Attorney General of North Dakota
The Capitol
Bismark, North Dakota 58501

OHIO
Attorney General of Ohio
State House Annex
Columbus, Ohio 43215

OKLAHOMA
General Counsel
State of Oklahoma
Department of Consumer Affairs
4545 Lincoln Boulevard
Oklahoma City, Oklahoma 73105

OREGON
Attorney General of Oregon
322 State Office Building
Salem, Oregon 97310

Assistant to the Governor for Economic Development and Consumer Services
1400 S.W. Fifth Avenue
Portland, Oregon 97201

PENNSYLVANIA
Attorney General of Pennsylvania
238 Capitol Building
Harrisburg, Pennsylvania 17120

RHODE ISLAND
Attorney General of Rhode Island
Providence County Court House
Providence, Rhode Island 02903

Rhode Island Consumers' Council
365 Broadway
Providence, Rhode Island 02902

SOUTH DAKOTA
Attorney General of South Dakota
State Capitol
Pierre, South Dakota 57501

TEXAS
Attorney General of Texas
Supreme Court Building
Austin, Texas 78711

Office of Consumer Credit
1011 San Jacinto Boulevard
P.O. Box 2107
Austin, Texas 78767

VERMONT
Attorney General of Vermont
State Library Building
Montpelier, Vermont 05602

VIRGINIA
Attorney General of Virginia
Supreme Court – Library Building
Richmond, Virginia 23219

Special Assistant to the Governor on Minority Groups and Consumer Affairs
Office of the Governor
Richmond, Virginia 23219

Administrator, Consumer Affairs
Department of Agriculture and Commerce, Room 402
203 North Governor Street
Richmond, Virginia 23219

WASHINGTON
Attorney General of Washington
Temple of Justice
Olympia, Washington 98501

WEST VIRGINIA
Attorney General of West Virginia
The Capitol
Charleston, West Virginia 25305

WISCONSIN
Attorney General of Wisconsin
Department of Justice
Madison, Wisconsin 53702

Administrator, Trade Division
Department of Agriculture
Hill Farms State Office Building
Madison, Wisconsin 53702

COUNTY

DADE COUNTY, FLA.
Trade Standards Office
1114 Courthouse
Miami, Florida 33130

PRINCE GEORGES COUNTY, MD.
Consumer Protection Division
Prince Georges Co. Court House
Upper Marlboro, Maryland 20870

NASSAU COUNTY, N.Y.
Office of Consumer Affairs
160 Old Country Road
Mineola, New York 11501

MULTNOMAH COUNTY, ORE.
Deputy District Attorney in Charge
Consumer Protection, Multnomah
County
600 County Court House
Portland, Oregon 97204

CITY

BOSTON, MASS.
Boston Consumer's Council
Office of the Mayor
Boston City Hall
Boston, Massachusetts 02201

CHICAGO, ILL.
Department of Consumer Sales and
Weights and Measures
Room 302
320 North Clark Street
Chicago, Illinois 60610

COLUMBUS, OHIO
City Sealer of Weights and Measures
City Hall
Columbus, Ohio 43215

DETROIT, MICH.
Director
Interagency Consumer Commission
Office of the Mayor
City Hall
Detroit, Michigan 48226

JACKSONVILLE, FLA.
Consumer Affairs Officer
Division of Consumer Affairs
Department of Public Safety
220 East Bay Street
Jacksonville, Florida 32202

LONG BEACH, LONG ISLAND, N.Y.
Director
Consumer Affairs
City Hall
Long Beach
Long Island, New York 11561

NEW YORK CITY, N.Y.
Commissioner
City of New York Department of Consumer
Affairs
80 Lafayette Street
New York, New York 10013

ST. LOUIS, MO.
Citizens Consumer Advisory Committee
7701 Forsyth Boulevard
Clayton, Missouri 63105

It should be noted that the following listings under the headings of Commercial Publishers, Professional and Business Organizations, and Film Sources are *representative suggestions* and are not intended to be complete. It is hoped that each teacher will make every effort to seek out materials from all possible areas of reference.

Commercial Publishers

Follett Educational Corporation
1010 West Washington Boulevard
Chicago, Illinois 60607

Grolier Educational Corporation
845 Third Avenue
New York, N.Y. 10022

Kiplinger Washington Editors
1729 H Street, N.W.,
Washington, D.C. 20006

Xerox, Inc.
600 Madison Avenue
New York, N.Y. 10022

Professional and Business Organizations

Professional Associations

American Council on Consumer Interests
238 Stanley Hall
University of Missouri
Columbia, Missouri 65201

American Home Economics Association
1600 20th Street, N.W.
Washington, D.C. 20009

American Medical Association
Commercial Division
535 N. Dearborn Street
Chicago, Illinois 60610

Business Associations

American Bankers Association
90 Park Avenue
New York, N.Y. 10016

The American Dairy Association
20 North Wacker Drive
Chicago, Illinois 60606

American Meat Institute
59 East Van Buren Street
Chicago, Illinois 60605

Association of Home Appliance Manufacturers
20 North Wacker Drive
Chicago, Illinois 60606

Chamber of Commerce of the United States
1615 H Street, N.W.
Washington, D.C. 20006

Council of Better Business Bureaus
1145 19th Street, N.W.
Washington, D.C. 20036

Credit Union National Association, Inc.
P.O. Box 431
Madison, Wisconsin 53701

Dow Jones & Company, Inc.
Educational Service Bureau
P.O. Box 300
Princeton, New Jersey 08540

Health Insurance Institute
277 Park Avenue
New York, N.Y. 10017

Home Furnishings Council
P.O. Box 262
Flossmoor, Illinois 60422

Institute of Life Insurance
277 Park Avenue
New York, N.Y. 10017

Insurance Information Institute
110 William Street
New York, N.Y. 10038

National Association of Manufacturers
277 Park Avenue
New York, N.Y. 10017

National Canners Association
1133 20th Street, N.W.
Washington, D.C. 20036

National Foundation for Consumer Credit
1819 H Street, N.W.
Washington, D.C. 20006

Individual Companies

Money Management Institute
Household Finance Corporation
Prudential Plaza
Chicago, Illinois 60601

J. C. Penney Company, Inc.
1301 Avenue of the Americas
New York, N.Y. 10019

The Proctor and Gamble Company
Educational Services
P.O. Box 599
Cincinnati, Ohio 45201

Sears, Roebuck and Co.
Consumer Education Service
Department 703–Public Relations
303 East Ohio Street
Chicago, Illinois 60611

Film Sources

Association Films, Inc.
600 Madison Avenue
New York, N.Y. 10022

Board of Governors of the Federal Reserve System
Publications Service
Division of Administrative Services
Washington, D.C. 20551

Coronet Films
65 East South Water Street
Chicago, Illinois 60601

Modern Talking Picture Service, Inc.
3 East 54th Street
New York, N.Y. 10022

Sterling Movies U.S.A.
Booking Office
43 West 61st Street
New York, N.Y. 10023

U.S. Department of Agriculture
Office of Information
Washington, D.C. 20250

U.S. Department of Health, Education, and Welfare
Social Security Administration
Baltimore, Maryland 21235

U.S. Treasury Department
U.S. Savings Bonds Division
Washington, D.C. 20226

Mass Media

Newspapers

Magazines

Television

Radio

Consumer Products

- Packages
- Labels
- Tags
- Instructional booklets
- Warranties and guarantees

Individuals

- Government (See Government Agencies listed in this chapter.)
- Community
  - Consumer organization representatives
  - Professional organization representatives
    - Doctors
    - Home Economists
    - Lawyers
    - Librarians
    - Nurses
    - Social Workers
    - Teachers
  - Legal Aid Agency

Business

- Trade Associations
- Retailers
  - Supermarket Manager
  - New or Used Car Dealer
  - Department Store Credit Manager
  - Clothing Store Manager
  - Variety Store Manager
  - Discount Furniture Store Manager
- Services
  - Bankers
  - Credit Bureau Representative
  - Life Insurance Agents
  - Property Insurance Agents
  - Public Utility Home Economists
  - Realtors Board Representative

Representative Sources of Redress for Consumer Grievances

- Government
  - President's Committee on Consumer Interests
  - Federal Trade Commission
  - Food and Drug Administration
  - Post Office Department
  - State Attorney's Office or District Attorney
  - State or Local Bureau of Consumer Protection
  - Mayor and city council members
  - Licensing Bureaus
- Legal
  - Private attorney
  - Courts generally
  - Small Claims Court
  - Legal Aid agencies
  - Neighborhood Legal Services
- The Marketplace
  - Better Business Bureau
  - Chamber of Commerce
  - Trade Association
  - Manufacturer (local, regional, or national representatives)
  - Local merchant
- Community
  - Local consumer organizations
  - Community Action Program, including legal assistance
  - County Bar, Dental and Medical Associations
  - Newspaper action and complaint columnists

U.S. GOVERNMENT PRINTING OFFICE : 1970 OL—404-344